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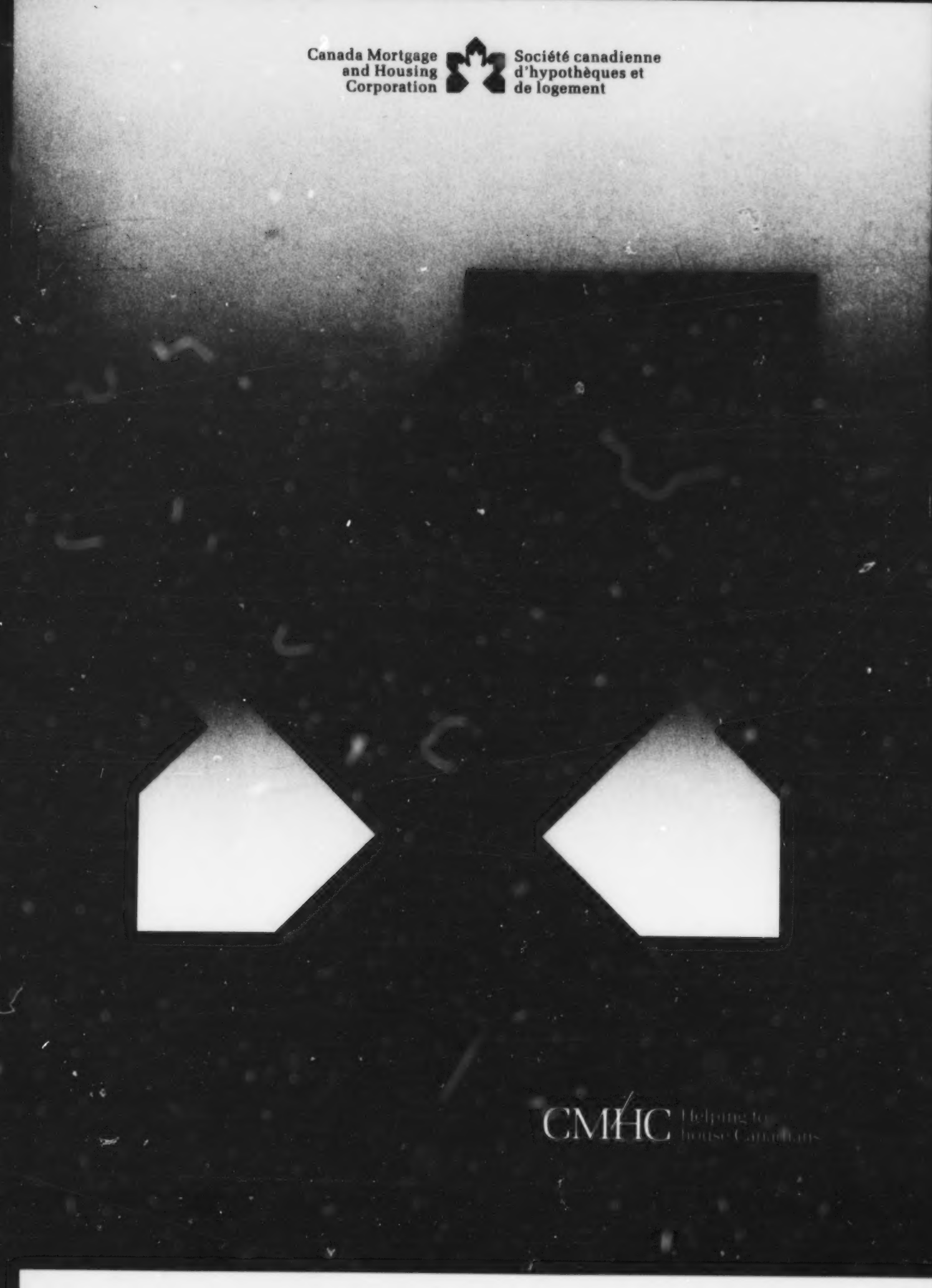

HOUSING INDIAN ELDERS ON-RESERVE

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ABSTRACT

This study examines the issues surrounding the provision of elders housing on B.C. Indian reserves. It is concerned with how Bands allocate limited housing funds in light of changing demographic trends. Indian elders are identified as a group about which little research or policy making has occurred in the past and little is known about their existing housing conditions or needs. The Lytton Indian Band has addressed its elders needs by constructing a 22 unit multiple housing complex. The complex, which was completed in 1985, has generated much interest on the part of other B.C. Indian Bands. Sharing this experience is essential to allow innovation to occur at the community level and at the senior program and policy-making level.

The housing needs of Indian elders are explored in terms of the nature and magnitude of the need, and means of addressing these needs. The methodology consists of a literature review, a review of federal housing policies and programs as they relate to elders, a demographic analysis and a case study of the Lytton senior citizen's complex.

Findings and recommendations related to the implementation of elders housing on-reserve are directed to Band housing planners and other staff. They suggest that availability of adequate funding is a key issue in the provision of elders housing, as are special problems associated with small fragile elderly populations. Strengths and weaknesses of the Lytton project from the point of view of design and amenities, provide useful background information for those planning elders housing.

Planning and research related findings and recommendations aim to fill information gaps and provide insight into key variables in the planning process. The conventional age employed to define when a person is considered an elder is examined, and an alternative, age 60, is proposed based on functional ability. Using this definition, the demographic analysis estimates that elders as a group may exhibit one of the highest growth rates in the future, although their numbers will remain small in absolute terms.

These and other findings suggest that while not currently a priority planning or policy-making issue, the provision of housing for Indian elders on-reserve warrents further research and dissemination of this research.

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EXECUTIVE SUMMARY

Study Context

Federal responsibility for the provision of housing assistance to Indian communities dates back to 1945. A number of programs have been introduced since that time, none of which have come close to addressing actual housing needs on-reserve. Providing an adequate supply and range of housing types is but one of the challenges facing Indian communities in British Columbia. Housing concerns are seen as a symptom of larger problems which are being addressed by Land Claim and Indian Self-Government efforts. In many ways, the issues associated with the provision of housing Indian elders on-reserve exemplify why larger socio-political reforms are being pursued.

In addition to these broad political changes, there are demographic trends occurring among Indian populations that are reshaping the needs of these communities. Limited financial resources require decision-makers to make choices and establish priorities. Involvement in community planning work in several B.C. Indian communities identified the need for practical information regarding implementation of elders housing on-reserve. An initial review of the literature confirmed that there is lack of research and policy making which focuses on the housing needs of Indian elders. Reliable data, critical analysis and informed debate are important elements in the planning and policy-making process.

Some B.C. Indian communities have initiated their own solutions to elders housing needs and many more have expressed an interest. Sharing and expanding on this experience is essential to allow innovation and adaptation to occur at the community level and the senior program and policy level. This process is essential if serious in-roads are to be made into meeting the housing needs of Indian elders.

Purpose & Objectives

The purpose of this study is to investigate issues surrounding the provision of housing to Indian elders living on B.C. Indian reserves. The research objectives are:

1. To review available literature and to identify relevant issues and information gaps;

2. To review federal housing policies and programs and their implications for Indian elders housing;

3. To analyse demographic data and population projections to identify aging trends and potential housing needs;

4. To use the Lytton Indian Band experience as a case study of the provision of housing for Indian elders;

5. To identify the policy and program implications that arise from reviewing the literature, existing housing programs, demographic trends and the case study experience; and

6. To identify areas of further study to explore the needs of Indian elders and as a means of better addressing these needs.

Study Approach & Methodology

The study approach and methodology recognize the limitations of cross-cultural research and that conclusions about Indian elders are not appropriate given the social and cultural diversity of this general group. To overcome this limitation, close liaison with the Lytton Indian Band was coupled with the researchers' experience with Indian communities. The study is intended to address national policy and program issues, and to produce findings that can be interpreted or used by Indian communities planning elders housing.

This study focuses on housing for the independent elderly. However, it also acknowledges the special relationship between health care and other special needs that elders have which affect housing provision. Use of a case study focuses on a specific solution and a choice of housing type for elders. Availability of Band level demographic data provided a unique opportunity to examine local trends. Permission to use this data was granted to the researchers based on previous community planning work with the Bands involved. The policy and program discussion and the case study also focus on the British Columbia environment, due to the researchers' familiarity with this region.. While it is believed that many of the findings are relevant to most B.C. Indian communities, and perhaps other similar communities across Canada, the readers' ability to compare this information to their own or other situations and to determine if it is useful, is the key determinant to the success of this study.

Major Findings

The findings are grouped into two categories, those related to the implementation of elders housing and those related to the planning and researching of elders housing. These categories respond to the two intended audiences of the study namely, community groups such as Indian Bands and their housing planners and national groups such as policy-makers, program evaluators and housing researchers.

Funding is the central issue for those Bands wishing to implement elders housing on-reserve. The basic problem is that on-reserve housing demand traditionally exceeds supply. In the past, the supply of housing has essentially been determined by on-reserve housing programs with limited funding. Furthermore, the CMHC Social Housing Program, a major player in on-reserve housing together with the INAC On-Reserve Housing Program, has had a bias toward large single family units. This program limitation may have been removed with recent changes to the allocation process. Other program limitations include differing interpretation of programs by program staff, and reduced INAC technical support for planning and design of housing projects.

The case study demonstrated that Bands implementing larger elders housing projects in small, rural communities must account for the problems of planning for fragile populations. Others such as disabled persons and non-Natives might be considered as potential tenants to address this problem. Consultation with neighbouring communities concerning broader shelter and health care needs is recommended so that needs can be coordinated and project feasibility can be improved. Block funding as an alternative to present program funding, may be appropriate to address many of the above issues but not enough experience or information is available yet to draw any conclusions.

The study also produces a number of larger, planning and research oriented findings. Elders participation is identified as a key element in the planning process. Participation of immediate family members is also recommended to encourage a supportive transition. The study showed the role of the extended family in providing elders with housing and other forms of support can vary. General assumptions concerning the role of the extended family cannot be made and Band specific needs assessments must be carried out.

The demographic analysis of provincial and Band level data, found that while elders are presently one of the smallest cohorts in the Indian population, this group should undergo rapid growth rates over the next ten years. Some evidence was found to suggest that Band members reaching retirement may tend to move on-reserve therefore increasing demand for elders housing.

Research concerning the housing or health conditions of elders is generally lacking and of poor quality. Housing needs studies rarely produce any reliable information on elders existing housing conditions.

Definitions employed to assess the magnitude of the Indian elders population employ non-native definitions. This study recommends a benchmark age of 60, rather than 65, in order to address differences in functional ability of Indians elders.

The study finds that a range of house types and several specific design features may be appropriate for on-reserve elders housing. The literature and the case study demonstrate that shelter for elders cannot be viewed independently of health care needs and other support services. Currently there are no programs in place which adequately address the need for supported independent living accommodation for Indian elders living on-reserve.

The study concludes with some key recommendations for further research and program-related actions. Case studies of Bands who have built alternative housing types, long-term care facilities, or used different funding mechanisms are suggested in order to expand the base of practical information on implementation of elders housing projects. A review of existing housing programs focusing on larger issues such as control of housing funds, overall levels of housing need and the most efficient use of program dollars is also recommended.

1. INTRODUCTION

1.1 Purpose of the Study

This study examines the need for elders housing on Indian reserves in British Columbia and identifies issues related to the provision of housing for Indian elders. The premise of this research is that the nature of housing needs on Indian reserves is changing as the demographic composition of the Indian population changes. Indian elders are one component of the on-reserve population which has received very little attention in housing literature and in government policy making. It is hoped that this study will contribute to the literature and the policy making process, so that the housing needs of Indian elders living on-reserve can be planned and implemented more effectively.

1.2 Background

Indian leaders have continuously stressed the need for Indian Bands to be given the authority, responsibility and resources to develop their own policy for the improvement of social and economic conditions within their communities (Beaver 1979). While some progress has been made in the transfer of administrative responsibilities to Band governments, the level of authority and resources still falls far short of Indian expectations of self-government. Housing on-reserve is an area that exemplifies the difficulty of Band planning at the local level with little control over national and regional policy and programs. As the Indian population expands, and ages, the need to reformulate the planning and decision-making process becomes critical.

The role of research into the special needs of housing on-reserve and with specific groups, such as elders, is to provide decision-makers with useful information and analysis. At a conference on Indian aging held in New Mexico in 1980, participants stated that if research was to be useful for policy development and planning for more appropriate services for Indian elders, it must recognize the distinct biological and cultural differences between non-Indian and Indian elders. Researchers must resist the "...overwhelming tendency to try to fit

Indian elderly into the *non-Indian mold*, rather than studying them within the context of their tribal culture history, values and political realities" (National Indian Council on Aging 1981).

In fact, literature on rural planning and rural elderly generally omit any reference to the Indian population living on-reserve (Hodge 1987). What this non-Indian, rural elderly research does reveal is that very little specialized housing for seniors is available and that most of the elderly wish to remain where they are. Investigations into the needs of the non-Indian, rural elderly generally conclude that more research is required on this group as are more programs with a rural orientation (Gunn, Verkley and Newman 1983).

Thus, many of the problems encountered by Indian communities in providing services for the elderly are the same ones faced by other rural communities with a small population base. Shortt (1984) concludes that needs assessments will have to be carried out at the Band level since Band size is an important factor in planning for elders housing needs. The Band level demographic information in Section 4.4 illustrates the importance of this variable for planning.

The impetus for this research project arose from discussions between the authors and the Lytton Indian Band in 1987. The Lytton Band built a 22 unit elders housing project on its reserve lands near Lytton, providing independent living accommodation and some communal space for elders. Lytton Chief Ruby Dunstan indicated that this elders project generated a great deal of interest among other B.C. Bands as demonstrated by numerous requests for more information on the details of planning and implementation. With the heavy workloads and constraints of time and money on Band staff, the Lytton Band could not respond to these requests. It was at this time that the opportunity to address the need for research on Indian elders, using the Lytton experience as a case study, was identified.

Many of the other Bands who agreed to participate in this study either have some form of elders housing, or have expressed interest in elders housing. Specifically, the Lytton and Bella Coola Bands both have elders housing projects, the Mount Currie Band is actively pursuing an elders project, and the Lakalzap Band and the Kootenay Indian Area Council have expressed interest. These Bands provide an indication that there is a significant level of interest among B.C. Bands in the provision of elders housing on-reserve.

1.3 Objectives and Scope

The objectives of the research are to:

1) Review existing federal housing programs as they relate to housing for Indian elders on-reserve, specifically the INAC On-Reserve Program and CMHC Social Housing Program.

2) Examine available demographic data for Lytton Indian Band, other B.C. Indian Bands and provincial figures for evidence of trends to an aging on-reserve population. Relate these population trends to housing needs for elders on-reserve.

3) Document the experience of the Lytton Indian Band in planning and implementing an elders housing complex on their reserve near Lytton, B.C.

4) Determine the policy and program implications of the demographic data and case study results.

Elders housing refers to specialized accommodation for the elderly which differs from the single family home in some important ways. It may include: small independent single family homes with special design features; seniors housing projects consisting of independent units situated in apartment buildings or townhouses; congregate or sheltered housing arrangements which provide housing together with some communal facilities and personal services; and long-term care facilities.

This study focuses on housing for independent elderly. However, it is recognized that this focus is somewhat narrow because it defines elders needs primarily in terms of housing whereas other needs, such as health care, are closely inter-related. In part this is due to the fact that little research has been carried out on the health care needs (and other needs) of Indian elders, and how it affects the decision regarding where to live. Therefore, the study acknowledges that there are a variety of needs that must also be addressed when investigating the issues of elders housing on-reserve. However, it is outside the scope of this study to identify the needs for intermediate or long term care facilities on-reserve.

This study explores the issue of applying the *non-Indian mold* of elders to Indian communities. This issue is addressed based on a review of the literature, however the focus of the study is *not cultural in nature*. It is not the intent of the research to perform anthropological investigations to determine the appropriateness of elders housing in Indian communities. Quite simply this cannot be done in a general way. Anthropological research must proceed on a Band by Band basis given the different cultural, economic, geographical, and social factors influencing each community. Yet cultural dimensions must be considered. This is particularly true when it comes to the definition of elders and elders housing. A tentative definition of elders that acknowledges cultural differences is provided in the next section. Furthermore, elders housing is understood to include a range of shelter types such as, granny flats, basement suites, congregate living, and self-contained suites as well as more institutionalized forms of elders housing. Therefore, where one type of elders housing may be suitable in a given community, others may not.

The study focuses on British Columbia in the demographic analysis and in the review of policy and programs. However, it is believed that much of the discussion and some of the findings may apply in other regions with similar circumstances.

1.4 Methodology

Phase one of the research consists of several tasks. First, is the preparation of a literature review, which identifies issues relating to the provision of housing for Indian elders on-reserve. Due to the limited availability of information, the literature review draws on diverse sources including academic/theoretical literature, conference proceedings, popular literature and unpublished papers.

The second major task is a review and assessment of existing housing policies and programs relating to Indian elders. Issues are identified through a review of reports and evaluations of Indian housing and policies and programs. Also, each major on-reserve housing program is assessed in light of several key requirements for elders housing.

The final task in phase one is a demographic overview. It examines characteristics of the Indian elders population and growth trends, at the provincial and local (Band) level. A detailed description of the methodology for the demographic overview is contained in Section 4.1.1.

Phase two is a case study of an existing Indian elders housing project in Lytton B.C. The methodology for the case study involved the following:

1. Interviews with Band staff and review of Band project files. The interviews took place in Lytton in November 1988.
2. Interviews with residents of elders housing project. These took place in Lytton in November 1988.
3. Interviews with project personnel and review of INAC project files. This took place in Vancouver in December 1988.
4. Development of a chronology of major events leading to the construction of the elders housing complex.
5. Analysis of the findings of the case study.

Interviews with Band Council and staff focused on those who were most involved in the planning, design and implementation of the project. An attempt was made to interview as many elders in the housing complex as possible, but, as explained below, only 38% of the occupants (12 people) are elders. In addition, one elder was in hospital and others had returned home for Christmas. Interviews were completed with tenants of three suites, representing just under 50% of the total number of elders living in the housing complex. Semi-structured interviews using open ended questions were used to gain some insight into the tenants views on a number of issues such as design, location, and adequacy of services and facilities. A copy of the discussion guide used for these interviews is located in Appendix A.

This study has several limitations. One of the limitations is the inability to draw from previous studies of a similar nature. This is due to the limited amount of information available concerning Indian elders housing. It is hoped that this study contributes to this much needed body of knowledge. In addition, there are a number of limitations that are inherent in using a case study methodology. The most significant perhaps is the ability to draw conclusions from the specific case to the general situation. As with all case studies, however, the reader's use of the analysis rests, in part, on the ability of the reader to compare other situations to the case in order to determine whether the information is significant. It is felt that the Lytton case embodies many characteristics that other communities may be experiencing and thus has relevance for future projects involving Indian elders. One aspect of the Lytton case that is important to note is that the housing type that was adopted to address the needs of the Lytton

elders may not be appropriate for other communities. A final limitation of this case study is related to the significant cultural differences between the Indian and non-Native segments of our society. This study represents an analysis based on the considerable working experience of the non-Native authors with Native communities in B.C. and Yukon. A Native perspective of elders' housing needs and solutions will have to wait for a Native researcher to write it.

1.5 Structure of Report

The report is presented in five sections. The first section is an introduction, providing relevant background information, a summary of the objectives and scope of the study, a review of methodology and acknowledgements. Section 2 is the literature review. Section 3 provides a review of pertinent federal and provincial housing policies and programs as they relate to elders housing. The demographic overview presented in Section 4 examines Indian population growth trends. Section 5 is the case study of the Lytton senior citizens' lodge. Section 6 summarizes the major findings of the study, drawn from the literature review, policy review, demographic analysis and case study, and presents recommendations.

1.6 Acknowledgements

Firstly, the researchers would like to thank the Chief and Council of the Lytton Indian Band for alerting us to the need for research into the issue of elders housing needs, and for permitting us to use their seniors' housing complex as the basis of the case study. We are also grateful to the Building Manager and residents of the Lytton senior citizens' lodge for spending time with us to talk about the lodge.

Special thanks go to the eleven other Bands and Tribal organizations who permitted us to use population data from their communities in order to examine the implications of demographic trends at the local level. Specifically, we would like to thank the Chief and Council of the following Bands:

Bella Coola Indian Band
Kitwancool Indian Band
Lakalzap Indian Band
Lower Kootenay Indian Band

Lower Similkameen Indian Band
Mt. Currie Indian Band
Nimpkish Indian Band
St. Mary's Band
Shuswap Indian Band
Tobacco Plains Indian Band
Upper Similkameen Indian Band

Finally, the assistance of CMHC in funding this research is gratefully acknowledged.

2. LITERATURE REVIEW

2.1 Introduction

Little research or analysis of the special needs of the Indian elderly can be found in the literature. Thus, it is not surprising that literature on the housing needs of Indian elders is even rarer. In the United States this lack of research prompted the organization of a national Indian conference on aging which spawned the formation of the National Indian Council on Aging in 1976. No parallel to this group has been established in Canada. However an indication that elders issues are an ongoing concern in Canada is reflected by a workshop, sponsored by the Vancouver District of Indian and Northern Affairs Canada (INAC), in March 1987, which was held to discuss the service needs of elders living on-reserve. Unfortunately no formal documentation of this workshop was prepared and dissemination of information on the elders issues discussed is limited. Due to the dearth of available documentation, the literature review for this study draws on a diverse number of sources including academic/theoretical literature, conference proceedings, popular literature and unpublished papers.

The main source of theory and analysis on the Indian elderly is in the cultural gerontology literature. It focuses on the extent to which ethnicity or culture affects aging. This is useful in drawing policy and planning related conclusions regarding housing for Indian elders. Another major source of literature is that on non-Indian seniors housing in general. Much has been written in the past several years on the housing requirements of an non-Indian, aging population. While this generally addresses the issue from the perspective of non-Native urban seniors, some general observations and conclusions can be drawn from this literature. Similar use of the literature on the rural elderly can be made, again with the knowledge that there is limited reference to the Indian elderly and that it is characterized by non-Indian values. The literature review presented here focuses on Canadian literature where possible, with the recognition that little has been written, and therefore, American sources are cited to complement the discussion.

Limited literature exists that deals with demographic and statistical analyses of Indians in Canada. The demographic information is rarely disaggregated beyond the regional level and is usually based on Statistics Canada data and the INAC Indian Register. Invariably the quality of the data in these studies is less than adequate due to low participation rates of Indian

people in the national Census. Statistical analyses suffer from similar data problems, however, based on the researchers' past experience, the Indian Register represents the best available database for detailed population information.

The purpose of this literature review is to identify some of the relevant issues related to the provision of housing for Indian elders on-reserve. The major issues addressed are: determination of an appropriate definition of Indian elders; socio-economic conditions on Indian reserves; the current housing situation of Indian communities and elders in particular; cultural factors affecting the role of the elder within the family and Indian communities in general; and the housing preferences of Indian elders.

2.2 Defining Indian Elders

There are several ways of defining when a person is considered "elderly". The definition can be based on cultural, economic or functional criteria, or some combination of all three.

A cultural definition focuses on features such as lifecycle stages or status within the community. For example, among the Coast Salish elders, people with adult grandchildren typically become regarded as elders (Amoss 1981). This is the completed family cycle definition and it is quite flexible in terms of chronological age. Among the Similkameen people, defining an elder involves community respect for the wisdom and knowledge held by an individual. These cultural definitions are characterized by a lack of rigidity in regard to absolute age, and personal attributes held in high esteem by the group.

A definition that is based on economic criteria is the dominant chronological age definition (usually age 65). This definition is related to activity in the workforce and retirement after reaching a specific age. While this definition also reflects a number of cultural values it is primarily oriented to the needs of the economic system. In addition, this definition is supported by legislation related to retirement (sometimes 'forced' retirement) and old age security payments. In cultures where wage employment is not the prevalent economic system, such as on many Indian reserves, this definition is less useful. In Canada, the age 65 has been established as the benchmark where workers are deemed to have had a full work life and can then retire and receive benefits from the Canada Pension Plan.

The third definition, based on functional ability suggests that being an elder is related to health and biological functioning. This means that a person is an elder when natural body functions deteriorate to a level that reduces independence and mobility. Numerous reports comparing health status of indians and non-Indians show that there are tremendous differences between the two populations. Siggner (1986) reports that life expectancy for Indians is nine or ten years less, on average than that of the overall population. For example, Indian male life expectancy was 62 years in 1981, compared to 72 years in the total Canadian male population in 1981. Comparative data from Winnipeg in the Strain and Chappell (1984) study also show that the health of Indians deteriorates earlier than non-natives. Indians living in Winnipeg age 50 and over had health levels similar to non-natives age 65 and over when assessed in terms of chronic conditions, functional disability, and days stayed in hospital.

Based on the preceding discussion of the various factors that influence the definition of elders, it should be clear that one cannot apply non-Indian definitions of "elderly" indiscriminately to the Indian population as a whole. Cultural differences, economic systems less dependent on the wage economy, and reduced health levels preclude this and suggest that an alternative definition be used. Strain and Chappell (1984) set a precedent for comparing Indian and non-Native groups using different definitions in their Winnipeg study.

Despite this, numerous studies utilize 65 as the benchmark year for the elderly among Indians (Perreault et al 1985; Siggner 1986; Bienvenue and Havens 1986). Due to the Indian population's lower life expectancy age and the lower health levels this non-Indian definition probably underestimates the size of the elderly population. Researchers using this definition tend to dismiss the needs of the Indian elderly based on their low incidence within the total Indian population (Driedger and Chappell 1987).

Based on the information presented in this section, an alternative definition for identifying Indian elders is proposed using the age 60 as the lower benchmark into elderhood. The primary reason for this choice is the functional and biological differences between the Indian and non-Indian population. It is felt that this definition likely produces a conservative estimate of the elderly Indian population for the current time period, but is more realistic for projections over ten and twenty years as health levels improve. For the purposes of this study, the term elder is used to refer to Indian people age 60 and over, and the term senior or senior citizen is used to refer to non-Indians age 65 and over.

Suitable definitions for Indian elders are required to ensure that non-Indian programming criteria do not act as barriers for service uptake by Indian elders. An example of the problems caused for Indian elders by inappropriate criteria is described below. In the U.S., the Housing and Urban Development (HUD) requirement for admission to seniors' housing is that a person be at least 62 years old and in good health. According to the National Tribal Chairman's Association (1978) these requirements are difficult for many Indians to meet owing to shorter life expectancies and generally poorer health. It is therefore important to ensure that program criteria are sensitive to the reality of Indian elders who must be defined and considered in different terms than the dominant non-Indian population.

2.3 Factors Influencing Development On Reserve

It is impossible to discuss the situation of any one group of Indian people living on-reserve without relating their situation to that of the larger context - reserve life in general. While it is acknowledged that broad generalizations may be meaningless to the specific needs of individual communities it is important to identify the kinds of conditions confronting daily life on-reserve. This type of background information should be considered when planning for elders housing in the community.

Numerous reports and studies have described the poor social and economic conditions existing on Indian reserves and the consequences of these conditions for the health and long-term development of Indian people (Siggner 1986; Statistics Canada 1985). These conditions affect many areas of reserve life, including: education, health, employment and income, and of course, housing. The rates of social pathology among Indians are attributed by some to government assimilation policies and the inability of Indians to control their own affairs (Perchal 1983). The following provides a brief overview of the major features of reserve life, focussing on B.C. where data is available. Major sources of data include the 1981 Census, Health and Welfare Canada, Medical Services Branch data and INAC information.

Health: Aside from the lower life expectancies described earlier, there are numerous instances of poor health among the Indian population which can potentially influence the elderly Indian person's ability to function in the community. According to Health and Welfare Canada data for 1986, the overall rate for active tuberculosis among the registered Indian population in B.C. was 86.7 per 100,000, seven times that of the provincial rate of 11.9 per 100,000. Infant death rates are another good indicator of the differential health conditions

among the Indian population and the rest of society. In 1983, the infant death rate among the Medical Services Branch Indian population was double that for Canada as a whole.

Indian death rates compare unfavourably with those of the overall Canadian population, both in general and for several cause-specific measures. The figures which reveal the most about the general quality of life among Indians are those concerning death by violent means, and suicide rates. In 1983, injury and poisoning was the leading cause of death among B.C. Indians, according to Medical Services Branch data. And, among Canadian Indians as a whole, suicide rates are more than double that for Canada.

Education: In general, Indian people have less formal education than the non-Native population. In 1981, only 6 percent of Native people had a high school diploma compared with 13 percent of the non-Native population. However, the retention rate for Indian students from Grade 2 to Grade 12 is on the rise. It was 31 percent in 1985 compared to 18 percent in 1976. The proportion of Native people with post-secondary education (19 percent) is about half the rate for the Canadian population (36 percent). In general, younger people have higher educational attainment than elders. There is often a loss of the educated Indian people in small communities because most higher education and job opportunities are off-reserve.

Employment and Income: Despite problems in comparing cultures in which the wage economy plays a smaller role in economic activity, the following labour force information shows the relative differences among Native and non-Native people with regard to employment and income. On reserves, the portion of adults with income from employment is only 65 to 70 percent of that for comparable size, equally rural or remote towns and villages (INAC 1985). 1981 Census data show that the average annual income for Indians residing on reserves or settlements was only 58 percent of that for the general population. Government transfer payments are the second largest source of income for Native people.

It is important to frame the housing situation on-reserve in the context of the complex social, economic and political realities of the Indian experience. As was noted earlier, Indian health patterns help to determine our definition of Indian elders. Furthermore, a lifetime of the social conditions described above will likely influence the type of shelter and associated support services required by Indian elders.

As discussed above, adverse living conditions are a result of many factors, not just the shortage of suitable housing. However, at the Band level housing plays a large role in day-to-day affairs of local residents due to the high level of need and the low level of resources available to address the needs. Perchal (1983) cautions against the simplistic notion that the housing problem on-reserve is somehow responsible for the pathologies of the reserve. Rather, he argues that housing is a symptom of a larger problem, and that housing policies, with their welfare orientation, may actually contribute to social underdevelopment. Meeting the housing needs of elders on-reserve must therefore be balanced with a wide array of other community development needs.

2.4 Current Housing Situation On Reserve

The housing situation is described in this section for the entire on-reserve population with particular reference to elders. This approach is taken because there is very little empirical data that is specific to elders on-reserve. The intent of this section is to determine whether or not it is possible to identify the extent of elders housing needs on-reserve and thus establish a strong case for special attention to the needs of this group.

In the most recent national survey of housing conditions on-reserve (Ekos 1985), the authors concluded that approximately three-quarters of on-reserve housing is seriously inadequate:

> ...in the sense that they fail to meet some very basic standards of safe and decent housing. These rates of inadequacy are many times higher than for the general Canadian population.

Among the other findings of the Ekos study: 47 percent of the housing stock is in poor condition; 36 percent is overcrowded; and 38 percent lacks basic amenities. While the evaluation found that there had been some improvement over the previous years, conditions remained inadequate. It is interesting to note that the study found the B.C. region to be one of the best housed areas in Canada in relative terms.

Another noteworthy finding of the Ekos study was that Indian households had an average household size of 5.1 persons compared to 2.9 persons per household for the overall Canadian situation. The fundamental question here, is does larger average household size among Indian households reflect choice due to traditions of extended family or necessity due

to lack of financial resources? Based on the authors observations in numerous B.C. Indian communities, Indian elders on-reserve live in a variety of situations, including alone in their own single family home, with children, and/or grandchildren, and in multiple housing units. Thus no clear preference for living in large extended families can be inferred by the large average household size.

Bienvenue and Havens (1986) study represents one of the few empirical studies of Indian elders in Canada, and it indirectly addresses the question of preferred housing arrangements. The study determined that Indian elders are seriously disadvantaged in terms of housing and health care services. They examined a sample of Indian and non-Native elderly living in rural, reserve settings in Manitoba. The household size of the two groups differed quite considerably. 66% of the elderly Indian population live in households of two or more persons compared to only 19% of the non-Native group. Their findings suggest that some Indian people live in larger households out of necessity since twenty five percent fewer Indian respondents felt they had adequate privacy, compared to non-natives. According to Bienvenue and Havens, it is inappropriate to assume that these elders want to live in large households.

There is no published data from the Ekos study (1985) showing adequacy of housing by age of occupant and/or the living arrangements of elderly individuals. However, subjective impressions of overall adequacy of elders housing are available. When asked to what extent existing housing was meeting the needs of people disabled by old age, almost 60 percent of community nurses surveyed gave answers ranging from "less than adequate" to "completely inadequate." The Ekos study also noted that "needy groups within Bands" such as elderly and extended families are not given preferential treatment in the housing allocation process.

B.C. Indians, unsatisfied with the findings of the Ekos study, have commissioned their own housing conditions survey, to challenge the Ekos study. However, the results of the B.C. Indian Housing Council housing conditions survey are unavailable, and rapidly becoming out of date.

2.5 The Role of the Indian Elder

This section of the literature review focuses on the available evidence regarding the role of the Indian elder in the family and the community. Further, it examines the implications of this role for the housing needs of Indian elders.

Traditionally, the extended family was very strong in Indian culture. Vanderburgh (1982) described the traditional role of Ojibwa grandparents in transmitting skills, information and values to grandchildren, while parents concentrated on basic subsistence activities. Amoss (1981) described the traditional role of Coast Salish elders in the following manner:

> ..the old were valued for their special skills in food procurement and processing, for their knowledge of building and canoe-making, and for their ability to produce items of practical or prestige value. They were repositories of knowledge and ritual expertise.

However, it is unclear to what extent cultural changes have affected the roles within the extended family. Some studies (Amoss 1981; Vanderburgh 1982) show that aboriginal elderly enjoy higher status and are treated better within their Indian culture than is true for non-natives. It has also been suggested that, with the revival of interest in Indian cultural preservation, the role of elder has actually increased in value. After several years of modernization and decline in traditional Indian culture and language, a revival occurred in the 70s and 80s which placed elders "in a unique position to reaffirm the ideological bases of Indian identity" (Amoss 1981). Others (Block 1979) argue that materialism and individualism associated with modernization are eroding the traditional role of the elder.

At any rate, Holzberg (1982) and Vanderburgh (1982) caution gerontological researchers not to assume that members of ethnic groups such as Indian elders, are homogeneous. Rather they are comprised of many distinct cultural and linguistic groups, in which the roles and status of Indian elders likely varies.

Based on the limited availability of literature addressing the roles and status of Indian elders within Indian culture today, no conclusions regarding the loss or existence of traditional roles for elders can be drawn. Therefore, the extent to which Indian elders prefer to live in an extended family situation reflecting traditional roles or in some form of independent living accommodation, is unknown. Indian elders likely play variable roles within the family and

community depending upon cultural, economic, social and locational considerations. Ultimately, each Band or community is best suited to choose how the housing needs of its elders should be met.

2.6 Housing Types for Elders

The literature on housing for the elderly stresses the need for older people to have a choice among a range of different housing types. According to Gutman and Blackie (1984), these can be clustered into three major groups: Independent Living; Supported Independent Living; and Dependent Living. Independent living refers to housing which requires the occupant to be self-sufficient, with minim support services. These can be single family homes, apartments, or senior citizens housing. Supported Independent Living units are intended for the elderly who require support services and/or special design features in order to live independently. These range from self contained suites with care provided by family, project or community services, to units or rooms that are not self-contained and provide the same services. Support services usually include meals, housekeeping and personal assistance. Special design features may include wheelchair accessibility, grab bars in the bathroom, non-slip finishes on flooring etc. The last housing type, Dependent Living, is a combination of shelter and care. It is required by frail elderly individuals who need both personal and professional nursing assistance on an ongoing basis. This study focuses primarily on the needs for independent living and supported independent living accommodation among Indian elders, recognizing that the latter, needs for dependent living accommodation is also important for further study.

Limited reference in the literature is available regarding the type of housing preferred by Indian elders. In fact, the option of living within the extended family does not fit neatly into any of the above categories. Supported independent living most closely approximates the extended family situation, but it focuses on care given to the elderly person, rather than the contributions made by the elder. The purpose of this section is to review some of the known housing options utilized by Indian groups in B.C. and elsewhere. The information in this section is derived from case study accounts of elders housing projects, conference proceedings and discussions with knowledgeable staff people at Indian Affairs.

A good example of an independent living arrangement for elders is located in two Indian communities in B.C, Chehalis and Hope. The accommodation consists of a single family

home, in which a basement suite designed for disabled individuals is built. The suite has a separate entrance and provides wheelchair accessibility to the occupant. The family lives upstairs. This type of solution to elders housing requirements is a good one for several reasons: it can be undertaken for a small number of elders or disabled persons; and it provides the occupant with continuous contact with the family. The disadvantages to this solution are that: some people may prefer not to live in a basement; and current social housing program guidelines do not permit this in all regions. (The lack of consistency in the delivery of housing programs will be further addressed in Section 3: Housing Policies and Programs for Indian elders.)

Examples of two elders housing projects on Indian reserves in Alberta provide additional insight as to the different preferences of older Indian people regarding housing type (Shortt 1984). Two Bands, the Blackfoot and Kehewin, both selected facilities with a combination of self-contained independent living units and supported independent living units for their elders. The Kehewin Band built two-bedroom units which would allow for visits from other family members while the Blackfoot limited the independent type unit to one-bedroom. This was intended to prevent others from taking advantage of the elders' housing.

It is interesting and somewhat unexpected that the Blackfoot Band opted for a design that not only did not make provision for the extended family, but was specifically intended to avoid it. The literature would suggest that the traditional role of the elder is such that additional space for grandchildren (or children) in elders housing (Strain and Chappell 1984) may be an important consideration. The case study of the Lytton Band's elders housing complex presented in section 5 provides further insight into this and other aspects of elders housing.

Little information is available on dependent living arrangements, such as nursing homes or long-term care facilities for Indian elders. However, the literature on minority elderly in general suggests that minority groups tend to underutilize formal services such as long term care facilities (Morrison 1983). This is attributed to higher rates of informal support (possibly the extended family) and a preference for folk remedies. However, it is possible that disincentives such as cost, location, food preferences, and language also limit their use.

Siting and design considerations are other important considerations for elders housing. CMHC (1983) publishes guidelines for the siting and design of seniors' housing, however this is directed at non-Indian elders. How suitable are these recommended solutions in the Indian setting? Weeks (1981) reported on a Native-run home for the aged in the Northwest

Territories which combines several long-term care beds and independent living accommodation for the elderly. She found that design features were similar to those in facilities in the south. These included grab bars and handrails in hallways. However, the facility differed from those in the south in that it was not isolated from the surrounding community through the use of fences and long driveways; and the home was relatively small in scale with 12 to 16 spaces in total.

In the U.S., the 1976 First National Conference on Aging made a number of recommendations concerning design and location of Indian elders housing. It recommended firstly, that "full, local participation of elderly individuals and organizations be assured in the design, location and construction of elderly Indian housing projects." Another recommendation focussed on the need for housing designed to preserve Indian heritage and architecture. It stressed the need for Indian nursing homes or sheltered care facilities located on Indian lands or nearby due to the difficulty Indian elders experience integrating with patients from other ethnic groups.

3. HOUSING POLICIES AND PROGRAMS FOR INDIAN ELDERS

3.1 Federal Indian Housing Policy

As part of its larger responsibility for Indians, the federal government has provided some form of housing assistance to Indians living on-reserve since 1945. Section 91(24) of the Constitution Act gives the federal parliament the powers to regulate "Indians and lands reserved for the Indians". The Indian Act confirms this special bilateral relationship and Indian and Northern Affairs Canada (INAC) is the primary means by which parliament exercises this authority. On reserves, the federal government, through INAC provides assistance for a number of services including health, education (normally a provincial responsibility) and housing. Responsibility for the provision of Indian housing is a contentious issue. The government maintains that the provision of Indian housing is not a legal or constitutional responsibility (CMHC 1987). Indian leaders disagree with this view and are taking steps to ensure that the federal government maintains its responsibility for Indian housing (AFN 1987).

Aside from the historical responsibility for on-reserve housing described above, there are two other rationales for federal involvement in on-reserve housing. As described in Section 2.3, housing conditions on Indian reserves are extremely poor and continue to pose serious consequences for the health and well-being of residents. The second reason concerns the lack of a housing market on reserve. This stems from provisions in the Indian Act which states that reserve land is inalienable. This prevents the normal mortgaging of property which occurs in the non-reserve setting, to assist in the purchase of a home.

Socio-political considerations have therefore played an important role in the development of on-reserve housing policy. However, government intervention in on-reserve housing has, and continues to perform an economic development function, as with all federal housing policy. This is especially true in reserve situations where housing construction and land development are one of the primary, albeit seasonal employers.

The following provides a brief overview of major federal housing policy initiatives for Indians living on-reserve. After World War II, Canadian society began to recognize the deplorable conditions existing on Indian reserves and federal intervention in reserve life was expanded to include housing. The major focus at this time was on volume of new homes produced through direct federal involvement. In 1962 this policy of "free" homes of questionable quality shifted to that of subsidized housing. Front end grants, to be supplemented by

individual and Band contributions, were introduced. In 1965, the federal government adopted a new policy, in which on-reserve housing was to be of a size and quality comparable to that of other Canadian citizens. A limited loan program using the Ministerial guarantee concept operated at this time. However, by 1975 it was clear that the quality and quantity of housing required was not being built, and that the subsidy concept alone was not adequate. In 1977, after a major assessment of on-reserve housing needs, INAC introduced a new on-reserve housing policy which stressed Band responsibility for housing and comprehensive utilization of other funds from other agencies including: Canada Mortgage and Housing Corporation (CMHC), Employment and Immigration Canada (CEIC), Department of Regional Economic Expansion (DREE) and National Health & Welfare (NH & W). Prior to this time, INAC delivered most on-reserve housing single-handedly.

The federal government has identified several broad objectives which it pursues with respect to Indian housing. The present policy of Indian Affairs regarding housing is based on the 1977 housing initiative which stressed individual/Band responsibility for housing and has the following goals:

1) To assist individuals and Bands in obtaining housing which meets national standards;

2) To assist Bands to increase their capacity for self-management of housing; and

3) To further economic development through employment, training and skills development. (Ekos 1985)

The Assembly of First Nations (1987) has expressed concern that recent federal housing policies also reflect a shift towards providing identical social housing assistance both to Indians and other Canadians as outlined in the Nielsen report. This would be considered as an attempt to bypass the special relationship between the federal government and Indians.

As we have seen, federal Indian housing policies have been unsuccessful in markedly improving the housing conditions of a majority of Indian people. There are other effects of federal housing policies. Perchal (1983) argues that these policies have a welfare orientation which actually contribute to social underdevelopment. In his view, past and present housing policies have tended to: introduce a new set of welfare values; increase individualism and

competition among Indian people; impose undemocratic planning on Indian people; and exacerbate the tension between the control asserted by Indian Affairs with Indian aspirations for self-management. However, it could also be argued that inadequate historical funding levels, not federal housing policies, have contributed to the issues referred to by Perchal. In the AFN's view (1987), the security of reserve lands is threatened by the use of private lending guaranteed by INAC. Furthermore, the devolution and downsizing occurring within Indian Affairs is reducing the resources available for implementation of housing policy.

In summary, this overview indicates that there are many outstanding and complex issues with respect to federal Indian housing policy. Housing for Indian elders will, of necessity, be subject to these issues, and housing solutions must be sensitive to them.

3.2 Federal Indian Housing Programs

Two federal agencies presently operate housing programs for Indians: Indian and Northern Affairs Canada (INAC) and Canada Mortgage and Housing Corporation (CMHC). INAC is the lead agency, and CMHC supports INAC objectives by making funds and technical expertise available through various sections of the National Housing Act. CMHC involvement was introduced in 1977 to provide flexibility to the INAC On-Reserve Housing Program. With CMHC involvement, INAC could devise programs which were not solely based on front end grants. Lending programs, simulating the mortgage market could be introduced. Furthermore, these lending programs allow private lender participation in on-reserve housing thereby reducing the capital outlay required by the government.

It should be noted that the federal government has initiated an On-Reserve Housing Policy Review which is presently underway. This task force has conducted several policy workshops and prepared a consultation document that was to have been distributed in the fall of 1988, however this has not yet occurred. The Assembly of First Nations also received funding to undertake a separate evaluation of housing policy and programs during the same time period. This parallel process has formal means of ensuring that there is communication of ideas and information between the two groups. The intent of both the Policy Review and the AFN evaluation is to produce recommendations for substantive change to federal policy and programs effecting Indian housing. Neither group has concluded with the publication of a final report to date.

There are currently no federal Indian housing programs specifically concerned with the needs of elderly households. And, furthermore, there are no specific unit allocations for elders within existing programs. Rather, there are two major methods for funding new housing development on-reserve which are largely applicable to all groups. In the first case, the INAC subsidy is used, either alone, or in conjunction with sweat equity or the homeowner's cash. The second major form of housing assistance provided federally involves use of the INAC subsidy with the CMHC On-Reserve Housing Program although use of the subsidy is not always necessary. A brief description of the salient features of each program from the point of view of elders housing, is provided below.

3.2.1 INAC On Reserve Housing Program (ORHP)

The key component of the Indian and Northern Affairs housing program is capital grants for housing and infrastructure construction. Housing subsidies are available for both new housing and repair. Additional services provided by INAC include support for planning, design, and administration of on-reserve housing; and Ministerial Guarantees. The INAC housing subsidy ranges from approximately $20,000 to $35,000 per unit with additional monies available for transportation and Bands with a weak economic base. Persons who do not wish to use the CMHC program must supplement the INAC housing subsidy with cash, sweat equity and/or labour subsidies from CEIC. Funds are allocated to each Band every year according to INAC formulae. In addition, there is a renovation subsidy available. Since 1984, total capital subsidies have remained virtually the same (AFN 1987).

An assessment of the INAC housing program in 1981 summarized in the Ekos study (1985) revealed that it has continued to be less than successful in relieving the backlog of housing demand and meeting demand from new household formation. Problems with the program included: the limited number of housing subsidies available; reluctance of individuals and Bands to use the loan provisions associated with CMHC involvement; restricted access to CEIC employment programs; the rapid rate of new household formation; and high on-reserve migration. These factors all act to prohibit substantial progress in alleviating poor housing conditions on-reserve.

The 1985 Ekos evaluation indicates that there were some improvements in overall levels of housing adequacy compared to 1977, but that significant problems remained. Progress was not occurring at a sufficient rate to meet overall program objectives. The report concluded

that major program changes were required, including integration of INAC and CMHC activities under one agency; increasing involvement of Indian groups in housing policy development and program planning; and needs based allocation.

With respect to elders housing, INAC housing officials at the regional and district level indicate that there are no specific policies or mechanisms in place to assist Band's wishing to build elders housing. Distribution of INAC subsidies within the community is a Band responsibility. Therefore, it is up to the Band to determine local priorities for housing.

Furthermore, there is no special INAC housing subsidy for disabled households. In order to accommodate the housing needs of disabled persons, INAC has made provisions for the Social Development program to reimburse the RRAP program for expenditures necessary to make units accessible, over and above the forgivable portion of the RRAP loan.

3.2.2 CMHC On-Reserve Housing Program

In 1979, CMHC was authorized to amend its programs to meet the needs of Indian Bands, in accordance with INAC's new housing policy. Since that time, CMHC assistance for on-reserve housing has taken three forms: non-profit housing, Section 56.1 (called the Social Housing Program); rehabilitation assistance, through the Residential Rehabilitation Assistance Program (RRAP); and lending, through direct loans and loan insurance.

The Social Housing Program allows Bands to use their INAC housing subsidy with a loan to provide rental housing units. Generally, with a given INAC annual housing subsidy, Bands can increase the number of units built by using the Social Housing Program. Also, the quality of units built is quite high compared with units built solely with the INAC housing subsidy (CMHC 1987). In order to qualify for a CMHC direct loan or an approved lender loan, the Band must obtain a Ministerial Guarantee, in which Indian Affairs accepts responsibility for payment of the loan in the event of default. This guarantee serves as the "collateral" on the loan, as Indian lands cannot be pledged as security to a loan. The CMHC Social Housing Program allows Bands to "stretch" their INAC subsidy dollars, using them as equity on a loan, which must then be paid back over time. Occupants of CMHC housing are charged monthly rents, based on their household income or lower end of market rents set by CMHC. The rental payments are supplemented by CMHC based on the 56.1 formula, to meet debt

service payments and operating costs. Provision for a "rent-to-purchase" agreement can be made at the discretion of the Band.

Housing unit allocations by region, district and Tribal Council or Band determine the amount of social housing a Band is eligible to construct in any one year in B.C. These unit allocations are generally declining over time. In 1988, B.C. received 234 units and in 1990 it will get 194 units. This apparent decline in B.C. actually represents a trend towards B.C. receiving its per capita share of national allocations. Historically, B.C. has taken up surplus units not used in other regions. Each Band has responsibility for housing allocations at the community level.

The Social Housing Program does not make special provisions for elders housing per se, nor does it provide guidelines for funding or constructing elders housing on-reserve. This approach allows for considerable flexibility in the use of the program and allows Bands to determine their own priorities based on local needs and preferences. Row housing, small apartments or other housing types suitable for elders housing can all be accommodated within the program. As described previously, one INAC district is making innovative use of the Social Housing Program to build units for elders and disabled individuals in the form of a duplex. The main floor is a large suite suitable for a family, and the basement is a one bedroom suite, designed to be wheelchair accessible.

This is a positive step toward meeting the needs of smaller households. As stated earlier, there has been a tendency for Bands to build single family dwellings with the Social Housing Program due to housing unit allocation formulas. In the past, unit allocations were based on the number of units, not the cost of units. If only four CMHC units are allocated then only four units could be built, regardless of the relative price of a unit. Therefore, a single family dwelling was perceived as being a "better bang for the buck". This situation may be changing with new Treasury Board guidelines in which allocations are based on dollars not units.1 In this way, reduced unit prices due to construction of smaller multiple family units, for example can result in more units. It is not clear whether the new allocation system is affecting individual Bands yet. However, they will ostensibly gain units by decreasing unit size and costs.

The Social Housing Program does make provisions for "special purpose housing projects" which can provide space for on-site care services or facilities. This non-residential space must

1 Discussions with S. Pomeroy, Coordinator Programs, CMHC, B.C. and Yukon Regional Office, December, 1988

not exceed 20% of the total residential area and the cost of the non-residential component must not exceed 15% of the cost of the residential component (CMHC 1988). This type of development is well suited to the needs of a seniors' complex, where both accommodation and other services are combined.

In addition, to the extent that elders are disabled in some way, the Social Housing Program allows for additional costs to make a unit wheelchair accessible, for instance. Floor space can be increased as can the Maximum Unit Price (MUP), which controls the total acceptable cost of a modest housing unit for disabled housing (CMHC 1988).

RRAP is the most active CMHC program on Indian reserves according to the recent evaluation of CMHC On-Reserve Housing programs (CMHC 1987). It acts as an additional source of repair funds for substandard housing, over and above INAC repair funds. Generally, about $6,000 to $8,000 are available per unit, on a forgivable basis, depending on family income, costs, and region in which the unit is located. The intent of the RRAP program is to assist the lowest income, worst housed families first. Special provisions are made within RRAP for disabled persons. Up to $12,000 per unit can be available for this purpose. In B.C., on-reserve RRAP dollars are not being fully committed on an annual basis. This represents an opportunity to increase housing quality and units for disabled persons.

The third major program involvement for CMHC is loan insurance and direct lending. The former feature is commonly used in conjunction with the Social Housing Program. Very little direct lending occurs on-reserves (CMHC 1987), since there is no subsidy involved in using this program. However, direct lending may increase in the future as incomes rise and the Band's seek independence from government programs. Changing attitudes are also involved as there is currently some resistance to the idea of making ongoing payments for housing in an environment where the subsidy program has been used almost exclusively.

3.3 Assessment of Housing Programs for Indian Elders

An assessment of each program's ability to meet the housing needs of Indian elders is presented below. In this discussion, the assessment addresses problems with the programs that affect the application or use of the program for a wide range of individuals and/or households, including elders. A discussion of an alternative funding method for housing, block funding, concludes this section.

One of the major findings of both the Ekos (1985) evaluation of INAC's housing programs, and the CMHC On-Reserve Housing Program (1987) evaluation had to do with program delivery. Bands find it extremely difficult to coordinate among various government levels and programs to build on-reserve housing. Other difficulties include inappropriate deadlines and large quantities of paperwork. This is especially true with the CMHC's Social Housing Program and is cited as a reason for the slow take-up of this program relative to other CMHC on-reserve programs. Both evaluations recommended that on-reserve housing be managed through a single agency to reduce coordination problems. This is an important issue because it appears that groups seeking to build elders housing have experienced the same difficulty. The Lytton Band has received numerous requests from interested Bands regarding how elders housing can be obtained.

Another limitation which was not raised explicitly by either of the program evaluations cited above, concerns uneven delivery of programs across regions and/or districts by INAC and CMHC due to differing staff interpretation of program guidelines. This raises issues of equity in program delivery. For example, in one B.C. district, the Social Housing Program is being used to build basement suites for disabled and/or elderly individuals, in effect creating two suites within one house, or a duplex. The small basement units are not viewed as a separate and distinct unit by CMHC, rather the entire house is viewed as one unit, thus overcoming the disincentive to build small units. This interpretation of the program has not been extended across all B.C. districts.

As discussed earlier, the CMHC Social Housing Program is moving away from a unit-based formula towards a dollar-based formula which could increase the total units in a region if smaller, more cost-effective units are built. However, it is not clear if this new formula will affect Bands significantly. It may represent an opportunity for construction of more smaller, multiple family units, such as those suitable for elders.

Use of the INAC housing subsidy without the CMHC Social Housing Program usually requires that the homeowner meet the additional costs of building a home in one of the following ways: obtaining CEIC funding for labour costs; contributing cash towards the unit; or providing "sweat equity". These may prove difficult for an elderly person to meet, and can act as an obstacle to obtaining decent housing. In many cases, elders cannot provide sweat equity for example, due to illness or disability. The cash requirement may be likewise difficult

to meet, given generally lower levels of participation in the formal economy. CEIC funding is not always accessible given variable deadlines and other administrative difficulties.

In light of the large demand for on-reserve housing, the inadequate supply of housing funds and limitations to existing programs, alternative means of allocating and delivering housing on Indian reserves must be sought. Provision of block funding to Indian Bands for housing may be an option. It would provide Bands greater control of their housing budget, and free allocation decisions from the arbitrary biases toward larger housing units that have existed in the past.

3.4 Housing and Health Care Programs

Building specialized housing for Indian elders may involve more than just the provision of shelter. Increasingly, the housing needs of seniors are viewed as consisting of the need for supportive living arrangements where housing, personal care and health care are integrated. Currently in B.C. there is no programming in place which specifically provides for this type of service. Rather, the only program which provides health care to seniors living in group settings is the Long-Term Care Program.[2] The purpose of this review is to highlight some of the opportunities and constraints associated with the use of the provincial Long-Term Care Program for Indian elders living on-reserve.

In B.C., the provincial Ministry of Health, Continuing Care Division, operates the Long-Term Care Program. Health care is a provincial responsibility and each province has a similar program. In fact, the lack of provincial government jurisdiction, or the lack of a comparable federal capability on Indian reserves appears to be an obstacle in placing long-term care facilities on-reserve. The Long-Term Care Program provides shelter and different levels of health care ranging from personal care (with limited nursing care), to extended care (with round the clock supervision). These facilities generally serve the dependent elderly who have serious physical or behavioral deficits and provide various professional (nursing) and non-professional services on site. Allocation of facilities is based on demonstrated need.

In B.C. as elsewhere, there is a trend away from institutionalized care for the elderly, particularly for lower levels of care such as personal and intermediate care, in favour of an

2 A study for the need of supportive housing options for seniors is presently underway in B.C.

expanded role for community-based services. This is due to cost considerations and the understanding that elderly people prefer to stay in the home as long as possible. The consequence of this trend is that the number of new beds built per year in the province is declining (Tate 1988).

The usual practice of the Long-Term Care Program has been to place Indian elders needing this type of accommodation in facilities located off-reserve, in nearby communities. The limited size of the elders population has restricted placement of facilities on-reserve. However, this is not always satisfactory for Indian elders who come from a different cultural background, which may include a different language and diet. For these reasons, several Bands have expressed interest in building long-term care facilities on-reserve and are actively pursuing applications. However, there are several actors - INAC, Ministry of Health, CMHC - each with differing goals, procedures, priorities, and deadlines and the application process can take many years. There is currently one provincially licensed long-term care facility operating on a B.C. Indian reserve. The latter, Pineacres on Westbank Band reserve lands, has recently been transferred to the Long Term Care Program, after operating outside the program since 1983. It was unable to fill all its beds with Indian patients and ran into some difficulties. The experience with Pineacres will be instructive for other Bands seeking similar facilities.

Indian Affairs policy towards long-term care facilities on-reserve states that they should be built under the Long-Term Care Program to meet the specific standards set out in the latter program.[3] Alternative solutions to large scale care facilities such as group homes with care services or sheltered housing are probably more appropriate in the reserve setting.

3 Personal communication. Ilene King. Social Development Program, INAC B.C. Region, November 2, 1987.

4. DEMOGRAPHIC OVERVIEW

4.1 Introduction

The purpose of the demographic overview is to describe and analyze past and future trends in the size and characteristics of the Indian elders population. This is not a detailed needs assessment for elders housing on a regional or local basis. Rather it is intended to: raise some questions regarding the potential size of the Indian elders population over time; highlight some of the factors influencing elders population growth on-reserve; and draw some general conclusions regarding the housing needs of Indian elders.

4.1.1 Methodology

The methodology for the demographic overview consists of an analysis of both provincial and Band level population data for trends in growth of the Indian elders population. This includes an examination of historical, current and projected Indian population figures.

Analysis is conducted at two levels, both the regional (provincial) and Band level. The former is useful in: demonstrating the size of the Indian elders population and its relative importance at the aggregate level; overall features of the population, such as age and sex composition; and comparability with the non-Native population. A review of Band level data is useful because it shows variability among Bands and the approximate magnitude and scale of the elders population living on reserve. Scale is important in the Native setting since, as in other rural communities, the feasibility of service provision depends upon population size. In reviewing the data at the Band level, it should be pointed out that B.C. Bands are smaller on average than those in the rest of Canada (Siggner 1986). This poses unique problems for delivery of services in B.C. Indian communities, which may not be the case in all other regions.

Population projections were prepared for eight Bands during previous community planning work using the cohort-survival model adapted specifically for small Indian populations. The cohort-survival model uses three key variables: the birth rate; mortality rate; and migration; to project population growth by age cohort. This model was developed by staff of Indian and Northern Affairs in the early 1980s. It is designed for populations of 200 or more. The model uses age-specific fertility rates and age and sex-specific mortality rates which are based on

B.C. trends. Fertility rates can be adjusted based on a ratio of the B.C. average built into the model, but mortality rates are assumed fixed over the period. In the model, the proportion of total Band members living on-reserve is used as a proxy for migration.[4]

In general, the proportion of people living on-reserve depends on a number of variables which are difficult to predict, including: economic opportunities, job availability, level of services, and housing availability. While these factors likely do not influence an elderly person's decision to move back to the reserve, for example, they may have previously influenced his or her decision. Predicting migration rates to the reserve in the future is difficult given these variables. This study is concerned with on-reserve housing needs of Indian elders. However, if Bands can influence the number of elders living on-reserve through provision of suitable services and facilities such as housing, then it is the total elders population, living both on and off-reserve that is important for planning and policy making purposes. Therefore, on-reserve population data are employed for the analysis of the current demographic situation, and total Band membership is examined in the projections.

The use of the cohort survival method, and the assumptions employed with it, have limitations which can bias the projection results. The model's built in mortality rates likely overestimate future (and possibly current) mortality, and therefore underestimate population growth. This is because mortality rates among the Indian population have been declining since the model was developed and will likely continue to do so (Siggner 1986).

Another major source of bias in all projections of Indian population growth is that they omit C-31 impacts and therefore underestimate total population growth and consequently, the number of elders within the population. As of yet, there are no population projections which take into account growth due to Bill C-31.[5] It is not known whether Bill C-31 will also affect the proportion of elders within the Indian population. Is there a greater proportion of older people within the C-31 group than in the general population? Based on the Coopers and Lybrand survey (1988), people over age 65 comprised 4 percent of C-31 applicants. For the purpose of this study, the definition of elders is people age 60 and over. Therefore, due to definitional problems, it is not known if reinstated C-31 individuals are older on average than the total Indian population.

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4 For more detailed information on the cohort-survival method, contact Brian Martin, INAC, Vancouver District.

5 Indian and Northern Affairs Canada has commissioned Statistics Canada to carry out population projections incorporating Bill C-31 impacts. This is to be completed in December, 1988.

Another characteristic feature of all population projections is that they are generally more reliable in the medium term (10 years), than over the long-term (20 years). Changing conditions over the long-term can dramatically influence actual population growth. Therefore, the study focuses on 10 year projections. This time horizon is compatible with the planning horizon for policy and program adjustments at the national level, and local planning horizons.

In summary, the methodology and data possess some limitations. The combined effect of the biases in the population projections likely underestimate actual future population growth and possibly underestimate the number of elders in the total population. Notwithstanding these limitations, the use of these techniques, particularly at the Band level, represents a unique opportunity to examine demographic trends as they relate to Indian elders.

4.1.2 Data Sources

As discussed above, data is presented at two levels - provincial or regional, and local or Band level. In all cases, Indian population data is based on INAC registered population figures. Non-status Indians are not included with the exception of C-31 people reinstated by 1987.

The selection of Bands for the study was loosely based on linguistic/cultural distribution across the province and the availability of data based on the researchers' past involvement with these Bands. There are a total of 8 data sets representing 12 Indian Bands. The Kootenay Indian Area Council consists of four Bands and the Similkameen Bands consist of both the Upper and Lower Similkameen Bands. The Bands included are listed below:

- Lytton Indian Band
- Nimpkish Indian Band
- Lakalzap Indian Band
- Kootenay Indian Area Council (KIAC)
    - St. Mary's Band
    - Tobacco Plains Band
    - Lower Kootenay Band
    - Shuswap Band
- Kitwancool Indian Band

Similkameen Indian Bands
    Lower Similkameen Band
    Upper Similkameen Band
Mt. Currie Indian Band
Bella Coola Indian Band

Of our proposed sample of Indian Bands, only one refusal was encountered. This was due to the Band's view that the elders in their community were adequately housed and cared for, according to Band custom. In addition, the data sets for two other Bands were incomplete.

The Band level population projections using the cohort-survival model were prepared for the Bands in question by Indian Affairs staff or the firm of David Nairne and Associates Ltd., for community planning purposes. They are all based on INAC registered population data, adjusted for late reporting of births. This adjustment has the effect of increasing the number of people below the age of five for the year in question.

Provincial level projections used in the study are from INAC's projections, prepared in 1985 by Statistics Canada. These projections cover the years 1982 to 1996. The projection technique used in the B.C. regional projections is the cohort-component method.[6] The medium growth estimate employed in the provincial projections assumes that fertility declines slowly and the mortality rate is constant. This is consistent with the assumptions made in the Band level projections.

4.2 National Trends

In 1986, the elderly (defined as age 65 and over) comprised 10.7 percent of the total population in Canada (Statistics Canada 1987). This is up from 9.7 percent in 1981 and represents the continuation of a longstanding trend towards population aging in this country. For example, in 1901, 5 percent of the population was over age 65. This increased to 7.8 percent in 1951.

The primary factors contributing to this trend are, in order of importance: declining birth rates; a reduction in the number of new immigrants coming to Canada (as these tend to be young); and to a limited extent, declining mortality. According to McDaniels (1986),

6 See Perrault et al (1985) for a description of this projection technique.

declining mortality rates produce a small effect on the age structure of the population compared to birth rates and actually contribute to the overall youth of a population, because more infants live and eventually reproduce.

It should be stressed that the above figures are for all groups covered by the Census, including Indian people. The figures for registered Indians (6.3 percent) show that a smaller proportion of this group are currently elderly (over age 60), than for the Canadian population as a whole. This is because the Indian population experienced a small baby-boom in the 60s, somewhat later than the Canadian population. This slowed the trend to declining fertility. Indian fertility and mortality rates remain higher than the Canadian average (Siggner 1986).

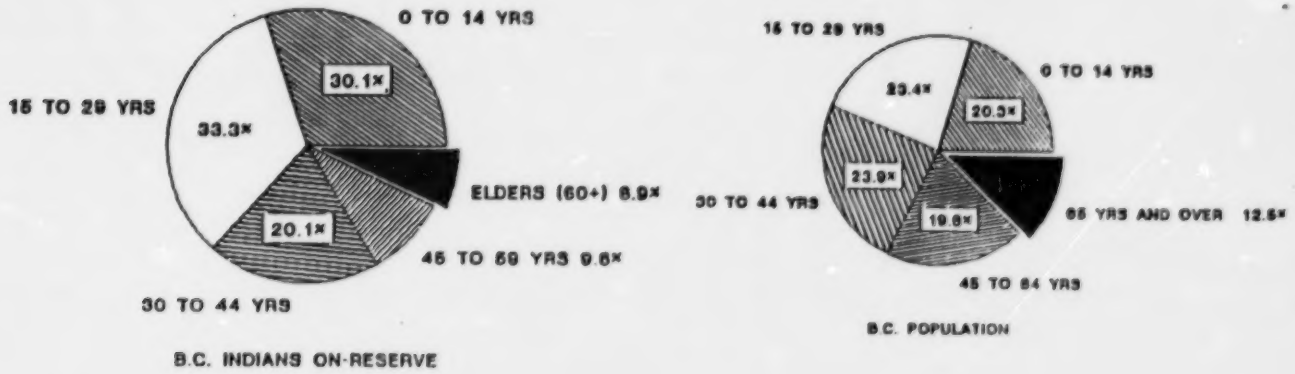
4.3 Provincial Demographic Trends

The median age of the registered Indian population has been increasing in all regions of Canada since 1971, but at differing rates. British Columbia is one of the regions with the highest median ages among Canadian Indians, approximately 20 years in 1981. Quebec and Ontario also have high median ages. This pattern in B.C. is predicted to persist through to 1996 when B.C.s median age is expected to rise to 25 years (Perreault et al 1985).

The figure below compares the age structure of British Columbia residents in general and B.C. Indians living on-reserve in 1987.

Figure 1

Current Age Structure - B.C. Indians and Total B.C. Population



There is a smaller share of elders (age 60 and over) in the B.C. Indian population (6.9 percent), than the total provincial population, which consists of 12.5 percent old people (age 65 and over). The largest age groups in the B.C. Indian population are those between the ages of 0 and 14 years and 15 to 29 years. Therefore, relative to the non-Indian population, B.C. Indians are generally more youthful.

The number of Indian elders in B.C. varies quite dramatically according to the definition of elders one uses. For example, using age 65 as the benchmark, the traditional starting point for most definitions of elderly, the number of elderly registered Indians living on B.C. reserves was 1879 persons in 1987 or 4.8 percent of the total. This figure increases to 2686 people or 6.9 percent of total when the age is lowered to 60 years old, the definition employed in this

study. The 60 to 64 year age cohort is the largest component of Indian elders, comprising 30 percent.

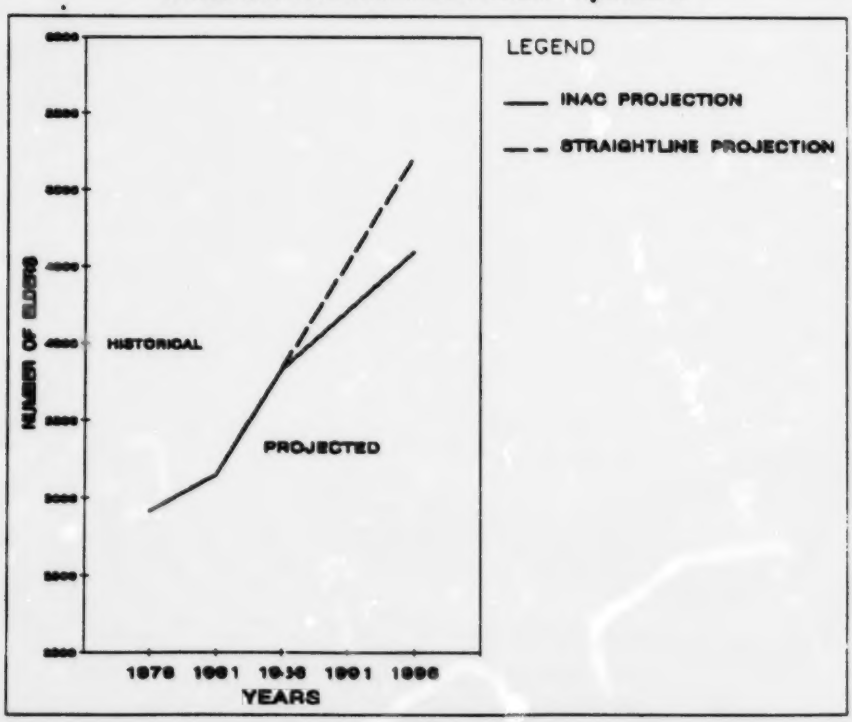
It is interesting to note that the proportion of elders living on-reserve is higher than the proportion of elders within the total Indian population. In 1987, 5.7 percent of total registered B.C. Indians were over the age of 60 years, compared to 6.9 percent of the on-reserve population. Whether this refers to a statistically significant pattern toward on-reserve migration in later years among Indians is unknown.

Are there reasons why elders would be more likely to want to move to the reserve or live on-reserve than other age groups within the Indian population? Some recent evidence from an Indian and Northern Affairs (1988) Survey of Bill C-31 Applicants suggests that there may be. According to the study, retirement was one of the most frequently cited reasons for living on a reserve, among those respondents who indicated there is a good chance they would move to a reserve.

Figure 2 presents a summary of historical population growth trends among B.C. Indian elders from 1976 to 1986 and two projections for future growth in the elders population from 1986 to 1996.

Figure 2

Trends in Provincial Indian Elders Population



The graph shows that the elders cohort has experienced steady upward growth over the past ten years. The lower projection line is the INAC medium growth estimate which does not take into account Bill C-31 impacts. It predicts a 20 percent increase in the elders population over ten years, or an average of 2 percent per year, likely an underestimate of the future number of elders. The straightline projection was prepared by applying the average annual growth rate of 3.1 percent among B.C. Indian elders for the ten years from 1976 to 1986 to the forecast period. It estimates there will be 5207 Indian elders by 1996, an increase of 1381 people or 31 percent. This estimate is more representative of actual growth in the elders population, but likely still underestimates the full extent of expected growth, because the impacts of Bill C-31 are not fully accounted for. Only 42 percent of all B.C. C-31 applicants had been reinstated as of June 30, 1988.

The elders cohort is projected to grow at a faster rate than the total B.C. Indian population for the years 1986 to 1996. The table below shows growth rates for the two groups, historically from 1976 to 1986, and, in the future, from 1986 to 1996.

Table 1
Growth Rates - Elders and Total Indians
1976 to 1996

		INDIAN ELDERS		TOTAL B.C. INDIANS	
		Number	Growth Rate	Number	Growth Rate
1976		2,913		53,342	
1986		3,826	31.3%	66,604	24.9%
1996	INAC	4,590	20.0%	75,891	13.9%
	STRAIGHTLINE	5,025	31.3%		

Source: A. Perrault, Paquette and George. Population Projections of Registered Indians, 1982 to 1986. Statistics Canada Ottawa, 1985

4.4 Band Level Trends

The current age structure for both on-reserve and total population is depicted for eight Bands in Table 2. It shows that elders comprise a relatively constant proportion of the total population by Band, ranging from 4.4 percent for the Lytton Band to 6.7 percent for the

TABLE 2

AGE DISTRIBUTION BY BAND, 1987

	ON-RESERVE POPULATION					TOTAL POPULATION	
	0 - 14 YRS Pop. Pct.	15 - 29 YRS Pop. Pct.	30 - 44 YRS Pop. Pct.	45 - 59 YRS Pop. Pct.	60 + YRS Num. Pct.	Tot. Pop. On-Reserve	60+ YRS Num. Pct.
Mt. Currie	239 28.0%	321 38.0%	172 20.0%	70 8.0%	48 5.6%	850	61 5.0%
Lytton	184 26.0%	248 35.0%	155 22.0%	77 11.0%	54 7.5%	718	54 4.4%
Nimpkish	195 28.0%	230 33.0%	161 23.0%	73 11.0%	36 5.2%	695	54 4.7%
Bella Coola	202 32.0%	194 31.0%	131 21.0%	61 10.0%	45 7.1%	633	52 5.4%
KIAC	133 31.0%	112 26.0%	105 24.0%	53 12.0%	26 6.1%	429	36 5.0%
Lakalzap	99 27.0%	121 33.0%	87 24.0%	40 11.0%	18 4.9%	365	48 4.7%
Kitwancool	99 33.0%	103 35.0%	53 18.0%	24 8.0%	17 5.7%	296	19 4.5%
Similkameen	47 25.0%	59 32.0%	43 23.0%	24 13.0%	14 7.5%	187	20 6.7%

Source: INAC Registered Indian Population by Age, Sex and Residence, 1987

Similkameen Band. As in the provincial Indian population situation, the bulk of these Band's population is under age 29.

Although Lytton has the lowest proportion of elders among its total Band membership, it has the highest proportion of elders within its on-reserve population (7.5 percent). This may be attributable to the fact that the Band has developed an elders housing project which may have attracted people from off the reserve. This possibility will be addressed in the case study.

However, in general, the Band level population data also illustrates that there is a higher percentage of elders within the on-reserve population compared to total Band membership. Compared to the proportion of Indian elders living on-reserve at the provincial level (6.9%), most of these Bands have a slightly lower percentage of elders within their population. Therefore, the Band level data provided here tend to under-represent the magnitude of the elders population in B.C. Indian communities.

In reviewing the actual number of people aged 60 and over living on-reserve for each of these Bands, the picture is quite different. The number of elders in each Band presently ranges from 17 to 54 people. These small numbers illustrate the dilemma faced by Bands trying to plan for various services that the elderly require. Clearly, large institutional solutions to elders housing needs may not be appropriate in many cases.

Table 3 shows the results of the ten year population projections for each of the eight Bands for which age and sex specific information is available. The projections generally begin in 1984 or 1985 and extend for 10 years. However, the projections for the Mount Currie Band begin in 1982 and those for Lakalzap Band begin in 1987. These variations are due to the fact that the projections were prepared for each of the Bands in the course of other projects. As the time period under consideration is not the same in each case, the beginning year of the forecast is referred to as the Base Year and the final year as the End Year. The footnotes provide information on the source of the projections, the time period and other pertinent information.

Projected increases in the elders cohort range from 26 percent to roughly 71 percent over ten years, with most falling between 50 and 70 percent. The most significant finding is that these estimated growth rates generally exceed those for other age cohorts within each Band, which are reported in Appendix A. Therefore, while Indian elders do not presently comprise as

large a share of the population as in the total provincial population, the number of Indian elders is projected to grow rapidly. In fact, the two youngest Indian cohorts are projected to decline in size over the next ten years.

The rates of growth for these Bands also generally exceed the projected rates of growth for B.C. Indian elders, referred to in Table 1 (20 percent and 31.3 percent). This can be explained by the relatively small base population at the Band level, and the use of differing assumptions regarding fertility in the Band level projections. It should be emphasized that when dealing with small populations, a large growth rate can refer to a very small absolute increase in population.

The results of these projections show that the number of Indian elders in each Band will still be relatively small in ten years, ranging from 27 elders in Kitwancool to 104 elders in Lytton. Thus, in absolute terms, the future projected number of Indian elders is quite low. However, the percentage of elders within these Bands are projected to rise from a median of 5 percent in the base year to 7 percent ten years later. Therefore, relative to other age cohorts within total Band membership, elders are estimated to comprise an increasingly larger share of the population over time. In a small community, a relative increase in the share of the elderly population could have significant planning implications.

TABLE 3

ELDERS POPULATION PROJECTIONS - TOTAL BAND MEMBERSHIP

BANDS	TEN YEAR PROJECTIONS			PERCENT OF TOTAL POPULATION	
	BASE YR	END YR	% CHANGE	BASE YR	END YR
Mount Currie[1]	42	72	71.4%	3.7%	5.6%
Lytton[2]	69	104	50.7%	6.4%	9.4%
Nimpkish[3]	49	77	57.1%	5.1%	7.4%
Bella Coola[4]	38	63	65.8%	4.7%	7.1%
KIAC[5]	33	55	66.7%	5.3%	8.2%
Lakalzap[6]	50	63	26.0%	5.1%	6.1%
Kitwancool[7]	18	27	50.0%	4.8%	6.3%
Similkameen[8]	17	29	70.6%	6.7%	10.9%

1. Mount Currie projections from 1982-1992, prepared by Brian Martin, INAC, Vancouver District.
2. Lytton projections from 1985-1995, prepared by David Nairne & Associates Ltd.
3. Nimpkish projections from 1985-1995, prepared by David Nairne & Associates Ltd.
4. Bella Coola projections from 1984-1994, prepared by INAC, Vancouver District.
5. KIAC projections from 1984-1995, prepared by INAC.
6. Lakalzap projections from 1987-1997, prepared by David Nairne & Associates Ltd.
7. Kitwancool projections from 1984-1994, prepared by INAC.
8. Similkameen projections from 1984-1994, prepared by Brian Martin, INAC, Vancouver District.

5. THE CASE STUDY

The case study is presented in two major sections. The first consists of a description of the Lytton Band, the Lytton senior citizens' lodge and the major steps involved in planning, designing, and operation of the project. Some of the factors examined include: major actors involved in the project, funding and cost considerations, and elders participation in planning, design and operation. The major findings of the case study are included in the final section of the report, with the findings of the literature review, policy and program review and demographic analysis. In some respects the case study confirms these findings, in others it raises new issues which have implications for future elders housing projects and further research needs.

It is hoped that the case study will provide some useful information for other Bands considering development of elders housing on-reserve. However, as the case study deals specifically with one multiple-unit elders housing project, the findings should be viewed with this in mind. Many of the items discussed relate specifically to group elders housing. Bands considering other forms of elders housing, such as basement suites, duplexes or "granny flats" should be careful in applying the findings of this case study to their own situation.

Furthermore, the Lytton senior citizens' lodge was built under housing program guidelines, procedures and conditions prevailing in 1984-85. These conditions have changed since that time, in some cases quite significantly. Therefore, the description of planning and funding methods in particular, should not be viewed as a "how to". Nevertheless, the description is useful in demonstrating that there are a number of lessons learned by the Lytton Band that can be used by other communities in their pursuit of elders housing.

5.1 The Lytton Band

Members of the Lytton Indian Band live in the vicinity of Lytton B.C. on numerous small reserves along the Fraser River extending from south of Lytton to north of the Thompson River. The main residential communities of the Band are located in and adjacent to the Village of Lytton on I.R. 17 and 18, and north of Lytton on I.R. 2 and 21. The senior citizens' lodge is located adjacent to I.R. 21 on some land that is in the process of being transferred to the Band.

Total membership of the Lytton Indian Band was 1226 people as of December 31, 1987 of which approximately 720 live on the Lytton reserves. As demonstrated by the demographic analyses presented in Section 4, the Lytton Band has one of the highest proportions of elders age 60 and over living on-reserve of those Bands studied, approximately 7.5 percent.

The existing stock of housing consists of approximately 190 homes, including 22 senior citizens units. Most Band houses are single family dwellings. The Band presently has a large pent-up demand for housing arising from Band members who were unable to obtain housing in the past. Various household and family types have requested housing according to the Band's waiting list. As of the end of 1987, there were 152 names on the waiting list consisting of 57 families with children and 95 single people. In addition, the Band has housing needs arising from Bill C-31 reinstatement, the need for replacement housing and natural population growth. The Band builds approximately 10 houses per year using its INAC housing subsidy and the CMHC Social Housing Program.

Lytton is approximately 170 kms from Kamloops and 105 kms from Hope on the Fraser Highway. There is a hospital in Lytton with an extended care ward. The closest intermediate care facility is located in Lillooet and there are several long-term care facilities and seniors' housing projects in Kamloops.

5.2 The Senior Citizens' Lodge

The Band refers to its elders housing project as the senior citizens' lodge or "Nt'luxtsin". Therefore, throughout this study, this same terminology will be used to refer to the Lytton Band's elders housing project. Despite its name, it is clear that the Band intends the lodge to be used by others with special housing requirements, such as disabled people.

The major objective of the Lytton Band Council in building the senior citizen's housing lodge was to ensure that the elders are not neglected. Numerous circumstances, such as a lack of housing due to an overall housing shortage on-reserve; isolation on some of the more remote Lytton reserves; and lack of family and/or other types of support lead to situations where the elders may not be receiving the support they need to lead independent lives. The literature review examined the role of elders in the traditional Indian extended family and raised the possibility of shifting roles. New family relationships may not place as much value on traditional roles of mutual support within the extended family, and therefore, other forms of support may be required. This appears to have been the case in Lytton for some elders.

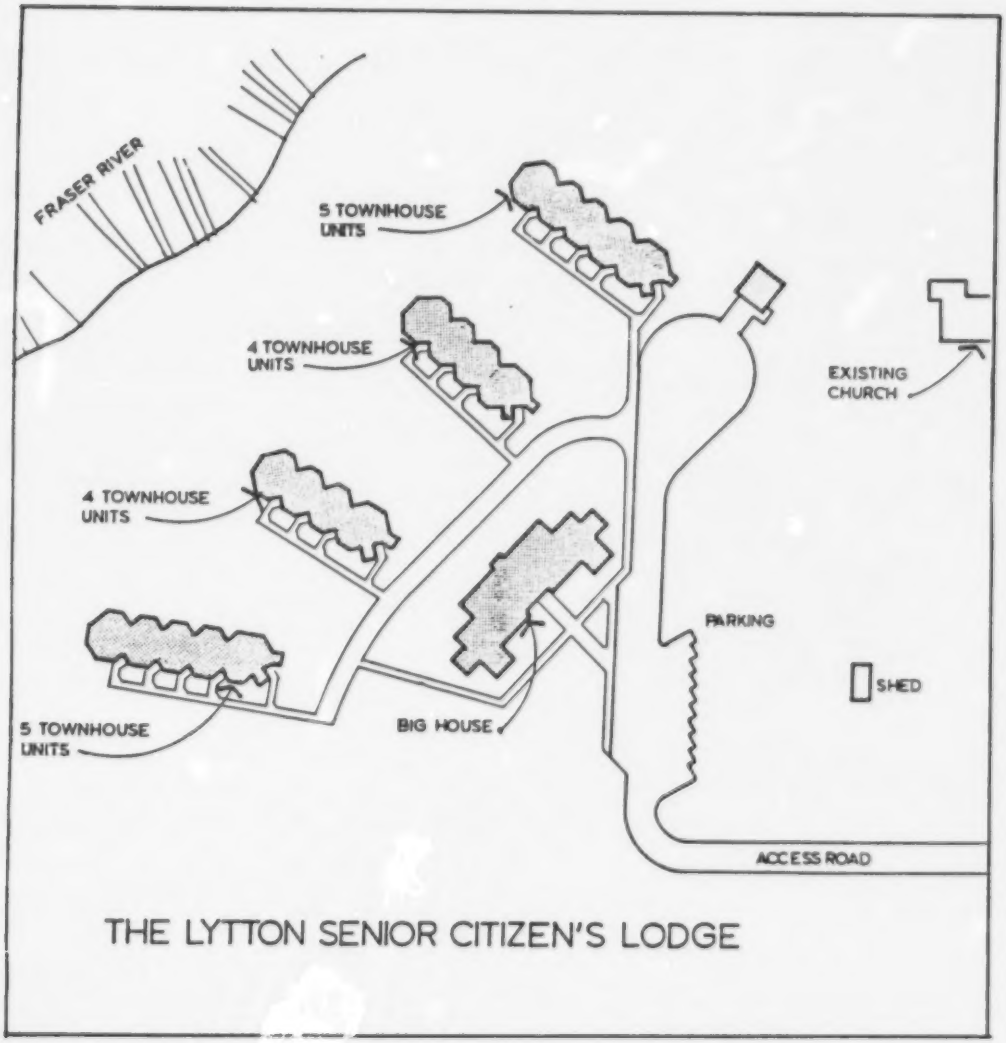
The Lytton senior citizens' lodge is situated on a gently sloping 16.5 acre (6.7 ha) site on the east bank of the Fraser River. It is located approximately 3.5 kms (2.2 mi) north of the Village of Lytton. It is centrally located among other Lytton reserves and in close proximity to one of the main residential areas on reserve land. The Band maintains its Band office and community hall in the Village of Lytton.

The senior citizens' lodge is intended for independent individuals with special housing needs. According to the typology of seniors' housing presented in Section 2.6, it provides supported independent living accommodation. The lodge consists of five buildings: four residential townhome buildings and a fifth, called the "big house", is the community services building. The site plan on the following page shows the layout of the lodge. Although the buildings take up only a small portion of the site, the remaining area is designated as a quiet area and is to be protected from further development. Each residential building is sited so as to maximize views of the Fraser and Stein Rivers. The residential buildings are connected to the Bighouse via a series of pedestrian pathways. Car access is provided for emergency purposes only. There are a total of 21 residential suites 8 - two bedroom units, 11 - one bedroom suites and three handicapped suites located in the big house plus one manager's suite (one bedroom).

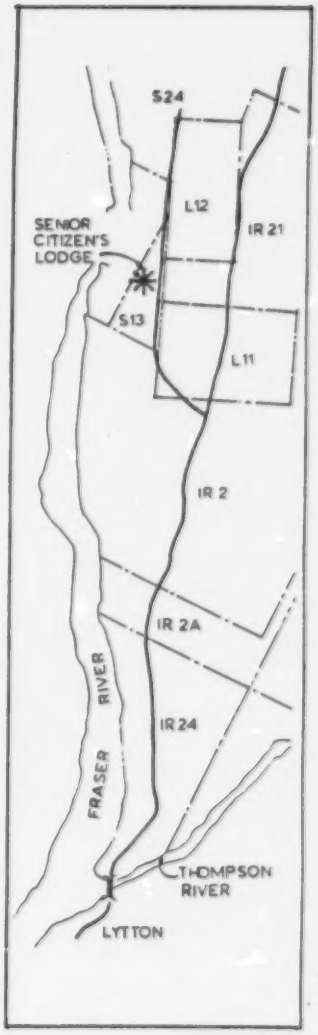
A floorplan of the bighouse follows. In addition to the handicapped suites and the manager's suite, it contains the following amenities:

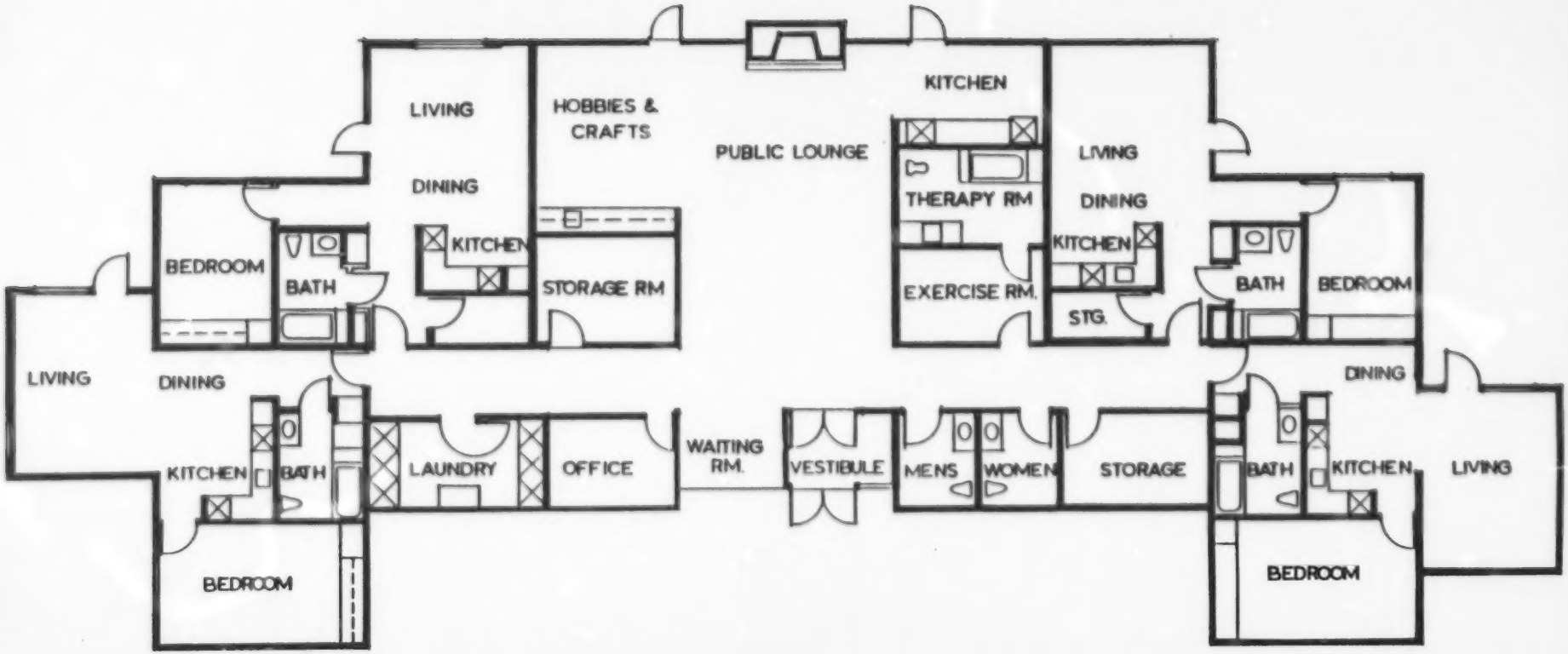
- lounge with fireplace
- therapy bath
- kitchen and dining facilities
- laundry facilities
- manager's office
- arts and crafts area

The four unit townhouse building floor plan shows the layout of a typical one bedroom unit and two bedroom unit. In addition to the bedroom, kitchen, living/eating area and bathroom, each unit has a fair size storage room, an outdoor patio and a garden area near the entrance. All units are equipped with emergency alarms in the bedroom and bathroom. The handicapped units have wide halls for wheelchair accessibility, grab bars, and adjustable

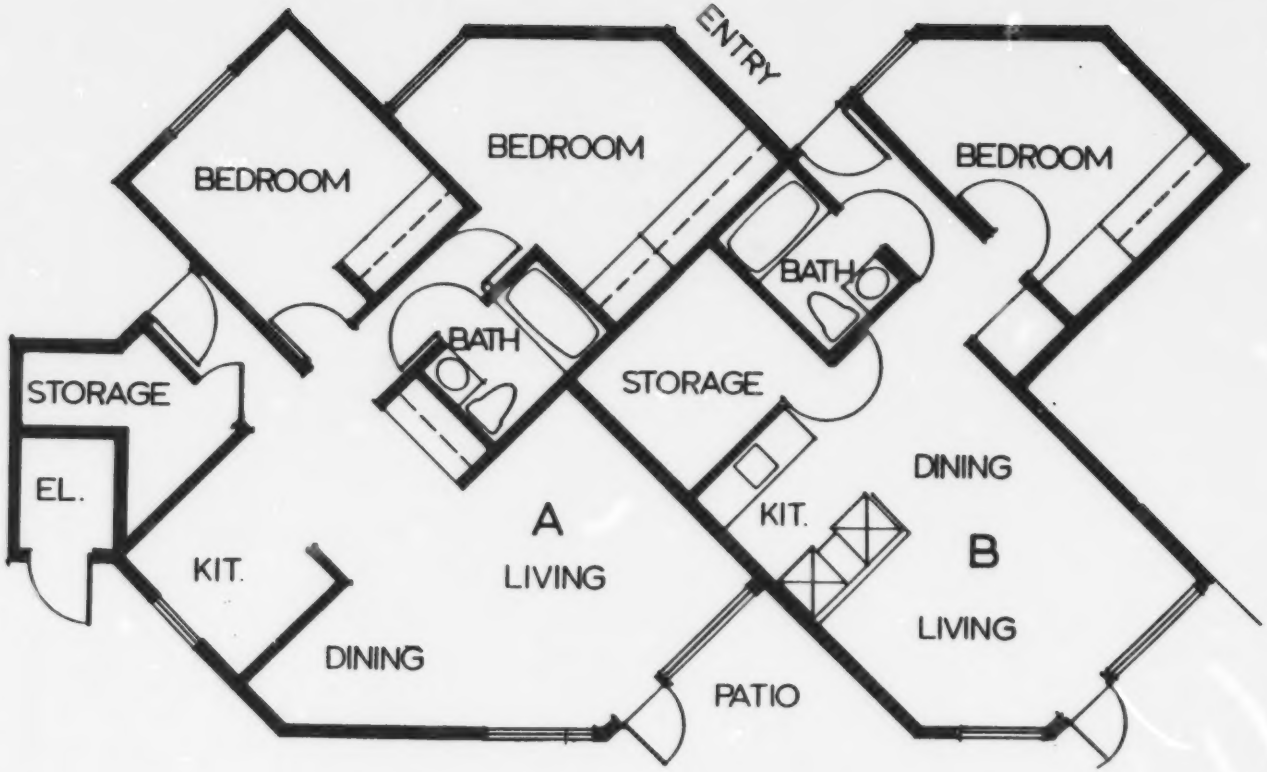


THE LYTTON SENIOR CITIZEN'S LODGE





THE 'BIG HOUSE' FLOOR PLAN



TOWNHOUSE BUILDING FLOOR PLANS

counters in the kitchen. Furnishings can be provided by the Band if necessary. All of the units and the big house are supplied with air-conditioning.

The following table shows some typical floor areas of the lodge.

Total Common Area	2060 sq. ft.
Residential Areas	
Handicapped Units	640 sq. ft. x 4
1 BR Townhouse Unit	616 sq. ft x 10
2 BR Townhouse Unit	785 sq. ft x 8
Other (utility etc.)	440 sq. ft.
Total Area	**17,500 sq. ft.**

In general, the choice of one and two bedroom units reflects current trends in seniors' housing. Early seniors' housing projects consisted primarily of bachelor units for single people, and 1 bedroom units for couples.

A full-time Building Manager oversees the day to day affairs of the lodge and is available to assist residents in a range of areas. The Building Manager plays an integral role in coordinating the operation of the building and providing necessary support to elders and disabled individuals. The current manager has a health care background and is a very caring and capable individual. For example, the manager is knowledgeable about the needs and health care requirements of the residents and is available to answer emergency calls. She also runs errands for residents where possible, and plans social events. Other services available to the residents are: homemakers services and prepared meals. One of the residents prepares dinner nightly for those residents who wish it. In addition, grounds are maintained as part of the project's operating costs. The Band endeavours to keep the residents involved and active in community affairs. The local hospital van is available to provide transportation to community functions to ensure that the elders continue to be involved in the community.

5.3 Planning and Design Process

The major actors involved in the planning and design of the Lytton senior citizens' lodge were the Chief and Band Manager of the Lytton Indian Band and the Housing Officer, Indian and Northern Affairs Canada, Central District. In the construction phase, assistance with technical inspections was provided by the Band Housing Officer and CMHC Kelowna Technical Inspections personnel. The first meetings to discuss the project were held in the summer of 1983 and occupancy of the units took place in June 1985. The planning and design process took roughly one and a half years.

This review of the planning and design process for the Lytton senior citizens' lodge underlines the key role played by the INAC Housing Officer in the Lytton project. With ongoing downsizing in the department, the Housing Officer position no longer exists. In his present position as Capital Management Officer, the former INAC Housing Officer expressed doubt that he could spend the amount of time necessary to carry out a similar project again. Other Bands considering a project of this nature could therefore not rely on a similar level of INAC staff assistance today.

The major steps involved in planning and implementing the project were:

- needs identification and assessment
- meetings with prospective residents regarding housing preferences
- visiting other seniors housing projects for ideas, residents likes, dislikes, etc.
- site selection
- obtaining social housing unit allocation for 22 units
- preparing ministerial guarantee package and determining project viability

The original plan for the Lytton senior citizens' lodge was based on phased development of the townhouse buildings, each consisting of 4 or 5 units. The initial needs assessment carried out by the Band and INAC Housing Officer identified approximately 15 to 20 applicants for seniors accommodation and 5 units were planned. In the course of the planning process, the need for additional units was identified and the project grew to its present size of 22 units. At one point in the process, approximately 50 elders and handicapped people, including people outside of Lytton, were identified as potential tenants. With the present design, the Band is able to add two buildings consisting of approximately eight to ten additional units.

The Lytton Band's definition of an elder appears to be a flexible one. The Band Manager expressed the view that an elder is "anyone older than oneself". This could be interpreted as a cultural definition which places an emphasis on respecting older people. However, the Band also clearly identified the functional needs of the elders as an important design element in the seniors lodge. Thus, the Lytton definition is a combination of cultural and functional factors discussed early in this study. This illustrates the need to recognize and accept individual definitions of elders in the planning process.

Senior Band staff recognized the importance of obtaining prospective residents views on the design of the seniors housing lodge. At least one meeting was held in December 1983 to discuss these issues. In addition, the INAC Housing Officer organized numerous meetings with the prospective residents to gain their views on design issues. Based on discussions with the INAC project officer and Band staff, the major design issues considered in these meetings were:

- the need for privacy
- a quiet, rural environment
- two bedrooms for couples to allow them to sleep separately, if desired
- heating type - elders preferred wood heat
- suite size - large rooms, minimize hallways
- preferred ground oriented units, not stacked
- residential design - not institutional
- cultural features considered- additional storage to meet lifestyle requirements i.e. canned food and garden space

In most cases, the wishes of the prospective tenants were met. The only preference that could not be accommodated was the desire for wood heat. Fire safety concerns prevented this, but in recognition of this preference, a fireplace was included in the common area. One group of people which were not involved in the planning process were the immediate families of prospective tenants.

In addition to housing needs, the Band identifies a need for long-term care type units in the Lytton area in the course of planning for the seniors' lodge. The Band examined the possibility of including several intermediate care beds in the bighouse, and in fact, completed a pre-design of an intermediate care facility. However, upon further investigation, the Band

decided against such a facility because, a) it did not want to compete with the local hospital for patients and b) the difficulty of finding nursing staff.

The Band has indicated that it was able to obtain some funds from INAC capital to assist in the planning and design process. One major actor, the INAC Housing Officer, provided assistance as part of his job, at no cost to the Band. Architectural and engineering fees were included in the overall project budget. The decision was made not to use Project Development Funds (PDF) to fund the planning phase of the project as these funds would be added to the loan principal and capitalized over the life of the project. All of the Band's time and effort in the process were absorbed into their existing administrative and program activities.

According to Band records, the total project cost was approximately $1.13 million, in 1985 dollars. On a per unit basis, this is approximately $50,000 per unit, including the bighouse. The Band used the CMHC Social Housing Program in conjunction with $100,000 of the Band's INAC housing subsidy to finance the project. A long-term amortization period was selected in order to achieve maximum subsidy assistance over the life of the project.

The Band approached several other sources to provide assistance in project financing, such as BCHMC and the First Citizens Fund, but no funds were available for on-reserve housing.

The Band received an allocation of 22 social housing units which were surplus units from other regions. The project was considered a special needs project for which additional floor space is permitted under the program up to a maximum cost and/or floor area. The units were built under the stipulated Maximum Unit Price (MUP) for that district at the time. It is important to note that the conditions under which the Lytton senior citizens' lodge was built, (for example the availability of surplus units) have changed substantially since 1984/85 and that the approach necessary to implement similar projects today will differ.

5.4 Operation

Based on discussions with residents of the lodge, it appears that these individuals are generally satisfied with their housing situation and with the level of services they are receiving. Among the features they liked are: the location - not too far from anything, the peace and quiet, individual garden space, the views, proximity of the doctor and reasonable rent. Other

comments were: "...that it is good to bring old people together in one place and to have suitable housing that doesn't require a lot of upkeep".

Members of the Band's social development committee make decisions regarding unit allocations in the seniors lodge. The Band's goal is to have the lodge occupied by elders and/or disabled persons, but it recognizes that it must practice good management by keeping the lodge fully occupied using the best mix of occupants possible. The Band's priority for occupants is as follows: Lytton Band members, members of other Bands, and non-Native people. The Band maintains a waiting list with four applications on file as of November 1988. Applications for a unit in the senior citizen's lodge can be made through the Band office or the Building Manager.

One of the questions raised in the demographic analysis in Section 4, was the possibility that Indian people who live off reserve may view the reserve as a good place to retire and that consequently, reserves could experience an in-migration of elders. Unfortunately, the case study data does not provide adequate information to test this hypothesis. However, it is interesting to note that of the three elders households interviewed, none of the members had lived on Lytton reserve lands immediately prior to their move to the seniors lodge, although they may have lived there previously. The lodge does seem to be attracting people to the reserve from elsewhere. Of the households interviewed, two households had no permanent living accommodation prior moving into the lodge and one family lived in housing that was unsuitable for health reasons.

The following table describes the residents of the senior citizens' lodge as of January 1988.

Table 4

Residents of Senior Citizens' Lodge

Occupants	Number	Percent
Indian Elders	10	31%
Elders non-natives	2	6%
Total Elders	**12**	**38%**
Others	19	59%
Bldg Manager	1	3%
Total	32	100%

Source: Building Managers' records, January 1988.

The table reveals an interesting feature of the occupants of the senior citizens' lodge - more than 50% of the residents are not considered elders by the Building Manager. Furthermore, there are no non-elderly disabled individuals living there. Rather, residents are primarily young couples and professional people working in the community (such as doctors and nurses). Although none of the residents expressed any concerns about young people living in the lodge, the Building Manager did indicate that there had been some problems with inappropriate behaviour on the part of the younger residents. However, all people interviewed stated that it is fortunate for the residents of the lodge to have the doctor living close by.

Another noteworthy feature of the elders living in the lodge is that most are couples and all couples live in two bedroom suites. This is a direct response to the design preferences expressed by the elders during the planning stage of the project. Another observation regarding type of suites is that there has been some difficulty in filling the handicapped units. The exact reason(s) for this are unknown. It is possible that these units are perceived as more institutional in nature, or perhaps their location in the bighouse is less appealing. The Building Manager stated that once people move into the handicapped suites, they generally are satisfied with their accommodation. The demand for wheelchair accessible suites is also limited due to the small number of elders living in the lodge.

The current occupancy of the lodge likely reflects the fact that the Band had difficulty filling the project initially, and has not yet been able to achieve full occupancy by elders. For example, according to Band records, as of March 31, 1986, almost one year after the date of occupancy, only 6 of the 22 units were occupied. In order to remedy this situation, the Band took steps to fill the units by advertising in the local paper. Presently, two units are vacant.

Although the Band had more than enough applicants to fill the project during the planning stage, several factors arose during the 1½ year long planning and design stage that affected unit uptake after completion. Of 19 prospective elderly tenants, 9 elders died prior to completion of the project. Furthermore, the Band had difficulty filling the manager's position, a key position in the day to day operation of the seniors' lodge. Some Band members expressed the concern that in some cases, the elders' immediate families were opposed to the elder leaving their household to move into the seniors' lodge because this meant loss of the elder's pension income. Another possibility is that some prospective tenants changed their minds about living in the seniors' lodge perhaps due to a fear of large institutions or just moving in general. These are important concerns for other Bands considering an elders' housing project.

As a consequence, the Band was faced with the option of leaving units vacant (and risking the viability of the project) or renting to non-elderly individuals. The Band chose to allow young people to rent on a temporary basis, with the ultimate goal of filling the lodge completely with elders or handicapped individuals.

Obtaining funding for lodge staff is an ongoing problem for the Band. While the CMHC Social Housing Program covers capital and some operating costs, funds are inadequate to cover staff costs. At present, homemakers are funded by INAC through the Social Development Program and the maintenance worker is funded through Social Assistance. The Building Manager is a salaried position, paid with Band funds.

The Building Manager is a key position in the senior citizens' lodge. A background in health care would appear to be a necessity in the Lytton case. In fact, the Manager and others are concerned that elders who ideally require more care than is available in the lodge, prefer to live there because it is more appealing than a long-term care facility, for example. However, the lodge is not equipped to handle intermediate or long-term care residents.

In order to assist with the day to day management of the lodge, the Band has developed a policy manual. It states that life in the lodge should: "parallel, insofar as possible, that of a family in a community". According to the Building Manager, the policies are a useful tool in running the lodge. Two noteworthy policies concern discrimination and visitors. Accommodation is available to Indian and non-Native residents, and extended overnight guests are not permitted. The latter rule is intended to prevent family members and friends from taking advantage of the elderly resident, and to try to maintain the lodge as a residence for elders and disabled individuals.

Some of the strengths and weaknesses of the senior citizens' lodge are summarized below:

- Heat registers should be located off the floor. Residents who have ambulatory problems have experienced cuts and scrapes from the metal register.

- There are three reasons for limited use of the hydrotherapy pool. The design is intimidating; a grab bar is needed to get in and out of the pool; and there were early problems with leaking.

- There is not enough storage in the suites, especially for canning and other traditional foods. A commercial cold storage facility was identified by some residents, as a means of addressing this issue.

- Water quality and pressure is a problem, however this is a problem in the entire Lytton area.

- Dining areas in units and common area should not be carpeted to facilitate ease of upkeep.

- The Building Manager expressed a preference for an intercom system between residents' suites and her office for emergency purposes.

- The availability of outdoor space, such as a garden and patio were viewed favourably be residents.

- The location, just north of Lytton, near the main residential communities of the Lytton Band on I.R. #3 and #21 satisfied the residents' need for proximity to local services and also for peach and quiet and attractive views.

These are primarily design issues which offer some insights for future elders housing projects.

6. MAJOR FINDINGS AND RECOMMENDATIONS

The provision of housing, especially to Indian elders, should be considered as a basic need. To meet this basic need there must be resources available to construct or renovate housing projects and there must be sufficient planning to ensure that the housing provided responds to the special needs of this group. This study has explored and analyzed a number of factors that affect the provision of elders housing as drawn from the literature review, program and policy review, demographic analysis and Lytton Indian Band case study. Major findings are summarized below and are divided into those related to the implementation, and those related to the planning and researching, of elders housing on B.C. Indian reserves. This section concludes with recommendations for future research into housing policies and programs and into the planning and design of elders housing.

6.1 Implementing Elders Housing

The central issue related to the implementation of elders housing on-reserve is the availability of funding. Due to the limitations of available resources, a strategic approach is needed to maximize the program dollar expenditures. Key issues related to funding availability and approaches are presented below.

Housing Demand and Supply In general, the provision of elders housing is just one dimension of the larger problem of providing an adequate supply of housing to Indian communities. There is a serious, long-term housing shortage in Indian communities that far exceeds the ability of any of the existing programs to supply. INAC capital housing subsidy funds have declined over time and represent only a fraction of the funding needed to address housing needs. Of the array of CMHC programs available, it is the Social Housing Program (56.1) that has the most potential to address Indian housing needs. The number of CMHC social housing units allocated per year in B.C. has been declining steadily as other regions in Canada start to 'take-up' their allocations. B.C. is moving towards its 'fair share' on a national basis, but because of its high use of the Social Housing Program historically, it is receiving reduced levels of units on an annual basis.

This process contributes to enlarging the gap between demand and supply of housing on-reserve. Indian elders as a group are at a greater disadvantage in having their special needs identified because of their small overall numbers and poor health. Indian communities

generally have youthful populations and high household formation rates which inevitably result in competition for available housing units. There are no special funding advantages for elders housing, therefore the program environment is the same. Some opportunities may exist for the better use of existing programs such as RRAP, to modify the existing housing stock to better suit the needs of Indian elders, but it is unlikely that this will result in significant increases in the housing stock for elders. This study suggests that elders housing needs may represent a substantial increase to the overall demand for housing on-reserve, nationally. This could warrant increases to program funding levels. Future consideration may also be warranted for targeting program funding to elders as a special needs group.

Funding Obtaining adequate project funding and/or unit allocations is difficult in todays environment. The case study highlights program conditions prevailing when the Lytton project was built in 1985. There are several major differences in housing programs today, such as: reduced technical support staff (described below); declining social housing unit allocations (which determine funding); and reduced availability of surplus units on a national basis. This study suggests that program conditions in B.C. today may not be as conducive to multiple-unit building projects as those in effect in 1984/85 when the Lytton project was built.

For Bands considering multiple unit elders housing projects, it appears that use of the CMHC Social Housing Program in conjunction with INAC housing capital is the most effective funding strategy. Phasing the project over several years will address the problem of limited yearly unit allocations, unless some form of sub-regional cooperation between Bands or Tribal Councils is in place. For Bands considering smaller projects, in addition to the CMHC Social Housing Program, other programs options such as RRAP and Direct Lending are available. In particular, RRAP can be used to renovate or rehabilitate existing stock to better reflect the needs of elders.

Program Limitations Little multi-family housing for elders (or others) has been developed on-reserve in the past due to the nature of the CMHC Social Housing Program. In the past, the program treated a unit as a unit, whether the unit was a large 3 bedroom house or a small 1 bedroom duplex apartment. Bands with large housing needs tended to opt for construction of larger single family dwellings which could house more people. This resulted in a bias towards single family dwellings targeted for family housing. With changes to CMHC's allocation formula, from a unit-based to a dollar-based allocation method, an overall increase in the number of dwelling units could result from the construction of smaller, cost-effective units. However, individual Bands have not yet seen these gains directly. Therefore, while the

allocation mechanism has acted as a disincentive for building smaller units in the past, it appears that the new system presents an opportunity for building more appropriate elders housing on-reserve.

Another limitation of the Social Housing Program arises from variations in program interpretation. Differing interpretations of INAC or CMHC program guidelines by field staff can result in apparent inequity between communities in different districts or regions. When innovative interpretations of program guidelines in one district result in an improvement in the ability of Bands to meet their housing needs, this use of the program should be communicated to all program users and administrators. These actions will help to reduce any apparent inequity that may be occurring, and improve housing delivery.

Technical Support for Planning and Design Downsizing of INAC has reduced the availability of technical staff to assist individual Bands. Devolution of these responsibilities to Bands has occurred to some extent through the transfer of funds to Tribal Councils to hire technical and advisory positions. It is unclear to what extent this process has affected the ability of individual Bands to pursue housing programs and projects. However, it should be noted that no corresponding increases in CMHC project staff have occurred to offset reduced INAC positions. Possible sources of technical support funds for individual Bands include INAC capital funds or Comprehensive Community Based Planning (CCBP) funds.

Tribal Council and Band staff (where available) must receive adequate training in the planning and development of on-reserve housing in order to fill the gap left by the reduced levels of technical staff. Funding to train local people, or to hire outside expertise where needed, should be acknowledged and provided for in future policy reviews and program planning.

Planning for Small Populations The number of elders in each B.C. Band is quite small in absolute terms. This characteristic has two implications for the provision of housing. Firstly, it is an issue in delivering services for this small group, in terms of cost, feasibility and design. Larger scale housing options, such as senior citizens' housing complexes, may not be appropriate and alternative solutions such as home care, group homes, and individual suites with appropriate design features may be more suitable in some cases.

Variations between elders in Indian communities suggests that elders need a choice of housing types just as all seniors do. There are examples of multiple unit housing projects, duplexes, and single family accommodation used by Indian elders in the literature.

Secondly, elders are a fragile population. The Lytton case illustrates that even with a large number of prospective elderly tenants, the fragility of this group can dramatically affect the viability of larger projects. To address this issue, other Bands may wish to expand the scope of their housing complex to include handicapped or special needs groups in general; and to ensure that the number of applications for the elders housing project exceeds the number of units planned in order to have a contingency for possible deaths occurring in the interim.

In the Lytton case, non-elderly individuals are permitted to occupy units in the lodge until enough elders can be found. This situation may be problematic. Seniors' housing is generally not designed with young people in mind and in Lytton, the Building Manager is faced with the role of policing parties and other noisy activities incompatible with a seniors' complex. The Lytton experience shows that development of policies regarding the admission of tenants to seniors' housing and rules of behaviour can address these issues.

Broad Local Perspective In rural, reserve communities like Lytton, it may be difficult to access funding to develop a facility such as an elders housing lodge without considering other facilities in nearby communities. Construction of a seniors housing project on a rural reserve could affect a neighbouring community's chances of obtaining seniors' housing or other related facility.

The Lytton Band's non-discriminatory policy regarding residency in the lodge means that non-Native residents may also occupy units. This may, or may not, be an issue depending on local circumstances. However, cooperation is clearly beneficial to the long term effectiveness of the housing project. Inclusion of the non-Native group may improve project feasibility in the planning and operational stages.

Taking a broad local perspective and consultation with relevant officials in neighbouring communities regarding the planned project should occur early in the planning process to overcome these potential obstacles.

6.2 Planning and Researching Elders Housing

In general, the planning process involves the identification of problems and/or goals, analysis of the situation, formulation of options and selecting a course of action. A number of issues

that are related to the planning process for elders housing as identified in this study are presented below.

Elders Participation The literature suggests that the best way to ensure suitable housing is built for Indian elders (as with all individuals) is to encourage their full participation in selecting and designing elders housing projects. Those responsible for the planning process should be aware of the major planning and design issues related to elders and should use culturally sensitive participation techniques. The Lytton Band involved the elders in the planning process, and the elders were able to contribute significantly to the building design. However, further improvements could have been made in the Lytton case by including immediate family in the planning process to ensure a supportive environment for the elder as they make a move to new housing.

Role of Extended Family There is no clear indication in the literature as to the preferences of Indian elders for extended family living (due to unique cultural roles), versus independent living arrangements. Roles and status of Indian elders vary from group to group. In some instances, additional space for grandchildren may be a factor in deciding housing type and/or design. The literature recommends that only Band specific assessments can be used to determine the relationship between elders and the extended family, and the corresponding demand for elders housing, and its design.

The Lytton case demonstrated a situation where decision makers felt that the extended family was not adequately supporting elders and therefore, the community needed to play a role. In fact, the design of the units and the policies adopted to run the lodge specifically act to discourage extended family living arrangements.

It appears that elders in Lytton experienced some pressure to stay in the family home from immediate family members who risked losing a steady source of income in the elder's pension if the elder were to move to the lodge. This factor likely contributed to the slow take-up of units in the seniors' complex. This issue could arise in other communities and may also result in difficulties when trying to fill units. One way of addressing the concerns of the immediate family members is to include them in the planning process.

Elders Population Growth Population growth and household size are two of the major determinants of future housing needs. The demographic data shows that the actual number of elders in B.C. as a whole, and among each of the Bands studied, is generally larger than

reported in the literature. Furthermore, projections indicate that elders are one of the fastest growing age groups in the Indian population. While this group has not in the past, been of a size to warrant specialized programs or planning, the demographics indicate that this may be changing. In addition, there is a higher proportion of elders living on-reserve than within the total Band population. It appears that individual Bands may be able to influence this through provision of services and programs for elders. Furthermore, it is possible that elders living off-reserve may view the reserve as a good place to retire. If so, as the population ages and moves on-reserve, the demand for housing and other services will increase. The housing requirements of Indian elders are likely to increase along with the aging of the population. The establishment of a system to monitor local population and household characteristics should be undertaken by all Bands because this information is essential for good planning. In addition, Bands should be aware that housing policy could affect the migration of elders on-reserve. This variability among Bands highlights the importance of local control in housing matters.

Housing and Social Conditions There is little empirical data on the housing situation of Indian elders in the literature. However, there is abundant evidence regarding poor overall housing conditions existing on-reserves. There is some indication that special needs groups, such as elders, are also poorly housed. However, we do not know if elders are worse off than other household types. Further analysis of the specific living and health conditions of Indian elders should be undertaken in the context of other housing needs assessment processes in order to accurately gauge the housing conditions of elders.

In addition to the poor housing conditions, the literature describes the high rates of Indian social pathology. This characteristic of Indian populations suggests that elders may have significant health and other problems, requiring additional support services and facilities in conjunction with shelter requirements. The Lytton Band addressed this issue in their elders housing project.

Defining Elders To the extent that demographic analyses of the Indian population look at elders, the definitions commonly employed are inappropriate. They do not take into account differences in functional ability between Indian and non-Indian populations. Therefore, most observations based on the size of the elders population age 65 and over conclude that Indian elders as a group are not of sufficient size to warrant specialized planning. Based on the literature review and demographic analysis, this study concludes that acknowledgement of differences in the definition of elders among Indian communities should be considered when

undertaking any planning or research related to elders needs. Age 60 and over is recommended as a better definition for Indian elders. This applies to Band level needs assessment as well as broader program or policy related research activities. This issue has particular implications for demographic or statistical analyses.

Facility Design In designing housing for special needs groups such as elders, there are numerous accessibility and mobility issues which must be addressed, but there are other factors related to design that are just as important. For example, elders in Lytton expressed a clear desire to avoid an institutional type setting. This was accomplished even though the project is relatively large. None of the elders interviewed by the researchers expressed any concern with the size of the project. Another consideration in the Lytton case was design to accommodate the lifestyle needs of tenants such as: additional storage space for canned goods; garden space; and a wood-burning fireplace. Some strengths and weaknesses of the lodge from the residents' perspective are summarized in Section 5.4. In addition, the length of time it takes from inception of the idea, through the planning and design process should be recognized. Lytton spent 1½ years in these aspects before building their facility.

Support Services A major finding of the Lytton case concerns the importance of support services to the success of the lodge. Services provided by the Building Manager in the area of informal health support are integral to the operation of the lodge. This raises a concern that residents need and expect a higher level of care than is available at the lodge, but prefer to live in a residential setting rather than an institutional one such as an intermediate care facility. Because of the deterioration of health which occurs as elders age, it can be expected that health care needs in the seniors' complex will increase as the occupants age. Bands planning large scale elders housing projects should consider future adaptations or additions to accommodate elders health care facilities or services. This could influence the location of the project and design of the housing units. Other important support services include programming to make sure elders are involved in community activities.

Existing housing and/or health care programs do not provide a suitable framework for supportive housing arrangements which combine shelter and other forms of support, including some health care. This is an issue for all seniors, not just Indian elders. Currently, in B.C., the Long-Term Care Program is the only funding program available which combines shelter and health care. Four major issues were raised in the review of Long-Term Care Program in the reserve setting. Firstly, as in all small communities, the fundamental question is - is the population need large enough to warrant a facility? Secondly, the Province, through

the Ministry of Health, Continuing Care Division, is unsure of its rights on Indian land, over which it has no jurisdiction. Thirdly, the Long-Term Care Program is responsible for meeting the needs of non-Indians and Indian people in a given area. How these can be combined in a long-term care facility is not clear. Fourthly, the process of obtaining a care facility on an Indian reserve is extremely lengthy and this tends to act as a obstacle to development of facilities on-reserve.

The problem facing Bands who wish to provide such services outside of the Long-Term Care Program is a lack of funding. CMHC provides funding only for the shelter component and some maximum amount of common area in special needs housing. A limited amount of ongoing funding is available for administration of the project through the project budget. The costs of providing support services on an ongoing basis should be recognized in the early stages of project and planned for. Alternative sources of funding, such as INAC social development funds or other provincial funding, should be considered.

The Lytton experience highlights another issue related to support services. This is the importance of obtaining suitably trained staff, especially for the Building Manager's position. The Band had difficulty finding a qualified individual initially, a factor that may have played a role in the slow take up of units. For seniors projects, staff planning should begin at the early stages of the project. Training of local people, outside hire or some combination are options for filling this important position.

Household Size and Lifestyle Preferences Among the non-Indian population, elderly people generally live in smaller households consisting of one or two persons. For this reason, the housing needs of this group are greater than those for an equivalent number of people in younger age groups, living in family households. Among Indian elders, it is not clear if the tendency to live in small households is as strong as in the non-Native setting, given ties with the extended family. However, to the extent that Indian elders do choose to live alone, smaller households will generate an increased demand for housing units, although possibly of a different type and size.

Band Housing Policy Individual Bands are responsible for the establishment of housing policy, including the allocation of new units. The current situation of high levels of housing demand together with low levels of funding for housing supply, can place considerable strain on this allocation process. Band Councils should ensure that their housing policy reflects the

needs of elders. In addition, Band Councils should ensure that elders needs are investigated when undertaking a planning program for housing.

6.3 Suggestions for Further Research & Program Activities

Recommendations are provided below for issues which should be the subject of further investigation, both in terms of policy and programs for elders housing or housing on-reserve in general, and for research addressing larger questions concerning elders housing.

1. There is a need for more detailed research to document different definitions of elderly among the native population in order to produce more accurate estimates of the size of the elders population. In addition, this research should explore the health needs of this group to better assess long-term housing and health care needs.

2. The brief review of on-reserve housing programs from the point of view of elders housing revealed some fundamental issues and concerns with INAC and CMHC programs. These affect all potential users. A more comprehensive evaluation of the programs would be useful.

3. A case study review of an existing care facility located on -reserve (such as Pineacres on the Westbank reserve) would be instructive for other Bands considering such a facility. Case study comparisons between Provinces and Regions would also be instructive.

4. A review of anthropology/sociology literature on the cultural aspects of housing to explore issues such as the role of the extended family should be undertaken. In addition, this research could contribute some insight as to how the exterior and interior design of elders housing units could reflect cultural attributes.

5. CMHC should continue to work to ensure that the benefits of the new funding allocation method for social housing units reaches individual Bands. In addition, the dissemination of information related to innovative uses of the program should be encouraged.

6. An investigation of how additional RRAP funds for the disabled could be better targeted towards rehabilitation of existing units for elders rather than exclusively for the disabled should be undertaken. Future program reviews might explore the use of RRAP funds in relation to the provision of elders housing.

7. CMHC and INAC, perhaps in concert with provincial health care authorities, should investigate funding, policies, and programs for supportive housing options for elders living on Indian reserves.

8. An evaluation of the effect of block funding on housing provision on-reserve should be undertaken. This could include an assessment of Bands who use innovations such as revolving housing funds to provide housing.

9. Better information on the relative costs and benefits of the various housing types as they relate to Indian elders would improve the planning and decision-making process. As more communities build elders housing, their experiences with different housing types and designs should be disseminated.

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APPENDICES

APPENDIX A:

Ten Year Population Projections

	0 - 14 YRS Pop.	Pct.	15 - 29 YRS Pop.	Pct.	30 - 44 YRS Pop.	Pct.	45 - 59 YRS Pop.	Pct.	60 + YRS Pop.	Pct.	TOTAL Pop.	Pct.	elders as proportion of total Band population
Mount Currie [1]													
Base	410		407		191		81		42		1131		3.7%
Finish	341	-16.8%	442	8.6%	323	69.1%	119	46.9%	72	71.4%	1297	14.7%	5.6%
Lytton [2]													
Base	316		388		196		105		69		1074		6.4%
Finish	237	-25.0%	318	-18.0%	329	67.9%	116	10.5%	104	50.7%	1104	2.8%	9.4%
Nimpkish [3]													
Base	279		341		191		97		49		957		5.1%
Finish	257	-7.9%	276	-19.1%	293	53.4%	138	42.3%	77	57.1%	1041	8.8%	7.4%
Bella Coola [4]													
Base	250		261		181		83		38		813		4.7%
Finish	210	-16.0%	252	-3.4%	221	22.1%	138	66.3%	63	65.8%	884	8.7%	7.1%
KIAC [5]													
Base	177		218		129		67		33		624		5.3%
Finish	161	-9.0%	172	-21.1%	186	44.2%	96	43.3%	55	66.7%	670	7.4%	8.2%
Lakalzap [6]													
Base	323		342		197		73		50		985		5.1%
Finish	248	-23.3%	330	-3.5%	274	39.1%	126	72.6%	63	26.0%	1041	5.7%	6.1%
Kitwancool [7]													
Base	132		132		61		32		18		375		4.8%
Finish	132	.00%	125	-5.3%	106	73.8%	38	18.8%	27	50.0%	428	14.1%	6.3%
Similkameen [8]													
Base	66		90		52		30		17		255		6.7%
Finish	59	-10.6%	63	-30.0%	84	61.5%	32	6.7%	29	70.6	267	4.7%	10.9%

Footnotes

1) Mount Currie Projections from 1982 - 1992, prepared by Brian Martin, INAC, Vancouver District
2) Lytton projections from 1985 - 1995, prepared by David Nairne & Associates Ltd.
3) Nimpkish projections from 1985 - 1995, prepared by David Nairne & Associates Ltd.
4) Bella Coola projections from 1984 - 1994, prepared by INAC, Vancouver District
5) KIAC projections from 1987 - 1997, prepared by INAC
6) Lakalzap projections from 1987 - 1997, prepared by David Nairne & Associates Ltd.
7) Kitwancool projections from 1984 - 1994, prepared by INAC.
8) Similkameen projections from 1984 - 1994, prepared by Brian Martin, INAC, Vancouver District.

APPENDIX B:

Discussion Guide for Elders Interviews

November 18, 1988

INDIAN ELDERS HOUSING STUDY

Questionnaire

What do you like about living here?

services
facilities
location
building design
other residents
rent
atmosphere - social activities
common areas
security
your suite

Is there anyting you don't like about living here?

services
facilities
location
building design
other residents
rent
atmosphere - social activities
common areas
your suite

Is there anything about your suite that you would change if you had a chance?

space
space for visitors
storage
appliances
design features

Is there anything about the common areas that you would change if you had a chance?

What do you think about the number of resident units in the complex?

Too many
Too few
ok

What other services and/or facilities would you use if they were available?

ie. health
recreation
support in daily living - cleaning, meals etc
transportation
hairdresser, store etc

Where did you live before moving here?

on-reserve
off-reserve Lytton
other

What kind of living arrangement did you have before you moved here?

my own home
my own apartment
with family i.e. children, grandchildren
other

Why did you move here?

affordable rent
services
facilities
other residents
location
common areas
needed housing - no choice
to be close to family
atmosphere - social activities
security

How did you find out about the elders housing complex?

Were you involved in the planning or design of the elders housing complex?

If so, in what way?

design
location
services
facilities

If not, do you think you should have been?

Any comments?

age
sex
marital status
length of residence
live alone or with other